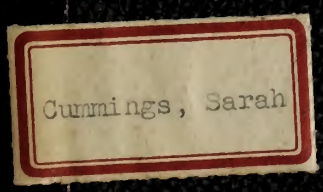
AM
1936
CU



BOSTON UNIVERSITY

GRADUATE SCHOOL

THESIS

THE HISTORY AND PRESENT STATUS OF SOCIAL SERVICES IN ENGLAND

by

Sarah S. Cummings

A. B., Colby College, 1907

submitted in partial fulfilment of the requirements for the degree of

Master of Arts

1936

1936
CU

OUTLINE OF HISTORY AND PRESENT STATUS OF SOCIAL SERVICES IN ENGLAND.

PREFACE

PART I. INTRODUCTION

A. Social Conditions Prior to 20th Century
1. Displacement of labour in the Roman Empire
2. Unemployment in Tudor England
3. Early Poor Relief
a. Policy of Repression
b. Relief a matter of local responsibility
c. Laws of Settlement
d. Make-up money
e. Roundsmen and Labour Rate systems
4. Agitation in the 1830's
a. Royal Commission on Poor Laws 1832-1834
b. System of deterrence
5. Mid-century change of attitude toward Poor Relief
a. Growth of the Voice of Labour

B. 19th Century Political Background for Social Changes
1. Reform Bills of 1867 and 1884
2. Growth of Conservative and Liberal recognition of Labour
3. Growth of the idea of a separate Labour Party
a. Early history of Trade Unionism
b. Mid-century growth of Trade Unionism
c. Social Democratic Party
d. Fabians
e. London Dockers' strike
f. Independent Labour Party
g. Birth of the Labour Party
h. Result of Taff Vale Decision

C. Liberal Bid for Labour Vote 1906
1. Parliament Bill of 1911

D. World War and its Effect upon Labour
1. Brief period of Conservative Government under Bonar Law followed by the First Labour Government
2. Conservative Reaction
3. Second Labour Government 1929-1931
4. National Coalition Ministry 1931
5. Resignation of Coalition Cabinet under Ramsay MacDonald
6. Uncertain status of Baldwin Cabinet

PART II. WORKMEN'S COMPENSATION

A. History of Workmen's Compensation Legislation Prior to 1906
1. Employer's Liability Act 1880

2. Workmen's Compensation Act 1897
3. Workmen's Compensation Act 1900

B. Legislation 1906 and After
1. Passage of 1906 Act
a. Compensation for industrial diseases
b. Provisions of the Act
c. Medical Referees
2. Legislation after 1906
a. Increased benefits in 1923
b. Codification in 1925
c. Compulsory insurance for mining industry 1934
3. Benefits
a. Benefit for injury
b. Death benefits

PART III. HEALTH INSURANCE

A. Slow Growth of Health Insurance Idea
1. Voluntary Aid Societies
2. Medical development
3. Influence of the extension of the electorate and rise of the Labour Party

B. Health Insurance Legislation
1. Basic Act of 1911
a. Administration under Ministry of Health
2. Act of 1919
a. Special Contingency Funds
b. Reserve Suspense Fund
c. Increased benefits
3. Act of 1924
4. Act of 1928

C. Effect of Contributory Old Age Pensions on Health Insurance
1. Act of 1932 (National Health Insurance and Contributory Pensions Act)

D. Excepted Employments and Exemptions

E. Contributions
1. Employer
2. Worker
3. Government
4. Employer responsibility for payment

F. Procedure

G. Approved Societies
1. Government regulations

H. Deposit Contributors' Fund

I. Kinds of Benefit
1. Medical
a. Panel Doctor
b. Pharmaceutical Panels
c. Insurance Committee
d. Local committees and sub-committees
2. Sickness
3. Disablement
4. Maternity
5. Additional

J. Special Consideration in Respect to Women
1. Class K

K. Arrears

L. Statistics

PART IV. WIDOWS' ORPHANS'AND OLD AGE PENSIONS

A. Non-contributory Old Age Pensions
1. Historic background
a. Early legislation
b. Increased Parliamentary agitation in last quarter of 19th century
2. Passage of the Old Age Pension Act in 1908
a. Benefits
b. Eligibility
c. Procedure
3. Coverage increased by amendments
4. Pensions for blind included 1920

B. Unrestricted Old Age Pensions After 1925

C. Contributory Old Age Pensions
1. Widows', Orphans' and Old Age Contributory Pensions Act
a. Joint responsibility of employer and worker
b. Contributions
(1) Initial deficit
(2) Grant from Exchequer
c. Disqualification

PART V. UNEMPLOYMENT RELIEF

A. Employment Exchanges
1. Report of Royal Commission on Poor Laws and introduction of Labour Exchange Bill
2. Organization of Employment Exchanges
a. Exchange staff
b. Administration
c. Local committees and sub-committees
(1) Duties of chairman of local committee

Digitized by the Internet Archive
in 2017 with funding from
Boston Library Consortium Member Libraries

https://archive.org/details/historypresentst00cumm

3. Specialization
4. Physical aspect of Exchanges
5. Attitude of skilled worker toward Exchange
6. Employer Co-operation
 a. Advertising by Exchanges
 b. Canvassers
7. Problem of contacting agricultural labourers
 a. Inclusion of agricultural labourers by Unemployment Insurance Act 1935
8. Problem of domestic servants
9. Problem of casual worker
10. Registration
 a. Live register
 b. Dead register
11. Application for work
12. Transference
13. Special provision for Juveniles
14. Exchanges as social centres
15. Evaluation of Employment Exchanges

B. Unemployment Insurance
1. Introduction
 a. Causes of unemployment
 b. Distinction between unemployable and unemployed
2. Precedents for Unemployment Insurance
 a. Trade Union Out-of-Work Benefits
 b. State subsidies to society funds
 c. Municipal unemployment subsidies
 (1) Ghent plan
3. Unemployment Insurance Act 1911
 a. Limited scope
 b. Employer participation
 c. Refunds
 d. Administration by Employment Exchanges
 e. Benefits
4. Financing of unemployment insurance
 a. Early success of insurance scheme builds up surplus
 b. Out-of-Work Donations in 1918 paid by Exchequer
 c. Further extension of coverage
 d. Increase in umemployment wipes out surplus in 1921
 e. Degeneration of insurance scheme 1921
 (1) Transitional benefits
 (2) Increasing insolvency
 (3) Preliminary report of Royal Commission 1931
 f. National Economy Act 1931
5. Present status of unemployment insurance under Act of 1934
 a. Purpose of Act
 b. Scope
 (1) Inclusion of agricultural labourers May 1936

(2) Anomalies
(3) Individual certificates of exemption
c. Contributions
d. Benefits
(1) Dependant benefit
(2) Conditional benefit
(3) Disqualification for benefit
(4) Length of benefit
(5) Anomalies regulations
e. Officials
(1) Insurance Officers
(2) Court of Referees
(3) Umpire
f. Unemployment Assistance Board
g. Unemployment Statutory Committee
6. Summary of Acts 1911-1935

PART VI. HOUSING AND TOWN PLANNING

A. Historic Background
1. Effect of Industrial Revolution
a. Unsanitary conditions
b. Overcrowding

B. Early National Legislation
1. Interest of Radicals and Romanticists
2. Early indifference of Trade Unions
3. Terrens Acts 1866-1868
4. Cross Acts 1875-1882

C. Problems Related to Housing

D. Byelaws

E. Legislation from 1890 to World War
1. Housing of the Working Classes Act 1890
a. Power of local authorities after 1890
b. Limited success of Act of 1890
2. Housing and Town Planning Act 1909
a. Success of 1909 legislation checked by World War

F. Housing Conditions and Legislation after World War
1. Acute housing shortage
2. Housing and Town Planning Act 1919
a. Excessive building costs interfere with construction
b. Discontinuance of 1919 scheme
3. 1923 Housing Act
4. 1924 Housing (Financial Provision) Act passed by First Labour Government
a. Stimulated building under Act
b. Attack upon slums

5. Housing Act 1925
 a. Definition of unhealthy areas
6. Housing Act 1930
7. Housing (Financial) Act 1933
8. Housing Act 1935
 a. Principle of subsidy retained in 1935 legislation

G. Town and Country Planning

PART VII. WELFARE OF CHILDREN

A. Child Labour Legislation
 1. Historical background for Child Labour
 a. Effect of Industrial Revolution on the workers' lives
 b. Indifference of employers toward Child Labour
 c. Attack upon Bourgeoisie employers by Humanitarians and old nobility
 d. Industrial Revolution not responsible for all Child Labour problems
 2. Early Factory Acts
 a. Regulation of Pauper Apprentices Act 1802
 b. Act for the better preservation of health etc. 1819
 c. Factory Act 1833
 d. Attack upon Child Labour in mines 1842
 e. Acts initiating part-time education of children 1844
 3. Factory and Workshop Acts after 1867

B. Education
 1. Attack upon Child Labour from the educational aspect
 2. Causes for educational lag in England
 3. Voluntary schools for poor children
 a. Charity schools
 b. Sunday schools
 c. Monitor system
 d. Denominational schools
 4. Government grant of funds 1833
 5. Elementary Education Act 1870
 a. Board schools
 b. Regulation of school-leaving age
 6. Education Act 1902
 7. Act of 1918
 a. Continuation school
 8. Consolidation of Acts 1921
 9. Act of 1932
 10. Act of 1935
 11. Test of means for higher education at state expense

C. Other Services Rendered Children
 1. Notification of birth

2. Maternity and child welfare
3. Provision for free meals
4. Regulations as to proper nursing and maintenance of children

PART VIII. CONCLUSION

A. Omissions in This Discussion

B. Summary of Security Acts
1. Old Age Pensions
a. Non-contributory
b. Contributory
2. Contributory Health Insurance
3. Unemployment Insurance
4. Unemployment Assistance
5. The Poor Law
6. Activities of government in respect to housing
7. Education

C. Social Service Economy not Planned

D. Gaps in Social Service Rendered by the Government

E. Possibility of Reorganization of Social Services

THE HISTORY AND PRESENT STATUTS OF SOCIAL SERVICES IN ENGLAND.

Part I

~~PREFACE~~

Introduction

In the United States "rugged individualism" is on the defensive. It has a history that demands respect for the enterprise which has spurred and the concentration of capital which has created vast structures of production and distribution, pushing expanding frontiers to the Pacific. These frontiers have fed the machines whose surplus they have consumed; they have taken up the slack in employment where failure to adjust economy has threatened to run increased production and consumption off the parallel tracks necessary to prevent a collision whenever declining business did not respond to such treatment as adding territory by pushing, purchase, or war. "Rugged individualism" offers its surest argument in pointing to our exceptional national wealth, and standards of living for the average man not to be found elsewhere. It is now on the defensive because our troubles like those of other nations have multiplied a hundredfold as the frontier has contracted while the merry wheels of industry have revolved faster and faster.

The present depression lasting eight long years has bred a class of theorists who believe these wheels of industry are permanently jammed or at least can only be made to run for very short booms after long intervals of increasing depression facing society with an appalling percentage of unemployed who suffer as they lack the wherewithal to take the output of the "iron mon-

ster". The proponents of this group are not all physical dyspeptics with an affinity for blue or predisposed radicals with an affinity for red. There are many thoughtful people and earnest economists and statisticians with an imposing array of figures which point to the fact that at the moment, when business output surges back to the level of 1930 volume, there are still thirteen million of unemployed with no purchasing power to keep the wheels revolving.

There are other theorists who regard the present prolonged impasse as a natural phenomenon unlikely to be repeated. In this group are naive optimists and very rugged individuals who are over anxious to be on the way to the next boom in 1936 and not much concerned with what may be happening in 1946 and 1956.

There is a third group of theorists. They, too, are individualists with less stress on "rugged" and more on the "individual". In this group is the great army of middle grounders who are viewing with great alarm some aspects of the present. They have faith in the future but believe that it cannot be assured or great without taking cognizance of those things which threaten it. They are concerned about technological improvements which threaten world as well as national digestion. They see a serious menance in the growing polarity between production and consumption, between capitalist and laborer. They sigh for the sufferings of unemployed humanity.

Most of all this middle group is concerned for

democracy threatened by Communism set up by "left wingers" and Facism set up by "right wingers", two philosophies antipathetical at the base but merging at the apex to denial of all civil liberties. Since the "left wingers" offer the "rasion d'être" for the rugged conservatives, those who hope to continue to live in a world of justifiable opportunity and under a government "of the people, by the people, and for the people" realize that only a society with cancerous maladies will be goaded to radicalism that sets up its own particular brand of injustice. They seek, therefore, a society that offers justice and security and opportunity for all.

In theory and in practice we are still a great democracy and privileged to seek honestly a solution of our social and economic ills to the end that no "ism" can tempt our citizenry. We are one of many nations who have been attempting to solve these problems. To preserve their individualistic system, Germany and Italy have sacrificed the civil liberties of democracy, accepting in their stead dictatorship and extreme nationalism. Russia threw off the autocracy of Czars to cure her economic and social ills but she, too, has dictatorship and a government representing few more of her people than under the Romanovs. As yet economic and social results in Russia are not convincing. France sees her middle group shrink as left and right expand and one can only conjecture as to results. Only England stands firm as her own Gibraltar against the waves of

Communism and Fascism which gather little impetus as they break fruitlessly against her shore. What programme, we may well ask, has supplied a people with so much stability in an era of so many difficulties?

This is the question we shall attempt to answer in a discussion of Social Services rendered the English people by their democratic government.

Part I

INTRODUCTION

Social Conditions in England Prior to 20th Century

The roots of the social evils for which England is now applying remedies lie far back in the 18th and early 19th centuries, when the simple economy of an agrarian society, fundamentally unchanged since the days of Mesopotamian and Egyptian civilizations, was upset by a flood of inventions impacting upon the lives of a naive and startled people.

Historic Background for the Problem of Unemployment

Back in the days of the Roman Empire there had been a shocking displacement of free labour by slave labour, followed by a train of social ills which were not sufficiently resolved to enable that civilization to withstand the plundering barbarian. A somewhat milder shock than this, yet one with many repercussions, had been sustained by Tudor society in England when people, still adjusting to the breakdown of feudal society, found their chief means of livelihood had been removed by the "Land Enclosure Acts". Here was England's first real unemployment problem when dispossessed individuals and groups who were not able to weave themselves into the new fabric of society in small farmer, merchant, or artisan classes began a disorderly tramp over the countryside in search of subsistence.

Early Poor Relief

Prior to this upset caused by the "Land Enclosure Acts", private charities had rendered such relief as was given in hospitals, monasteries, and almshouses. The State, however, had not taken a charitable view of

Policy of Repression

unemployment in [illegible] so-called policy of "Repression" which left the individual and not society with all the responsibility for his plight. Branding and imprisonment were common punishments and the labour of such dependents was contracted out for bread and water pittance. Thus it may be seen that the problem of unemployment was not attacked from a remedial and preventive basis at this time, nor in fact, for a long time to come.

Local Responsibility

An act in 1601, in the reign of Elizabeth, did for the first time carry some implication of State responsibility to provide minimum maintenance. We still find in this Elizabethan Poor Law the three principles upon which is based the present care of the indigent in Great Britain -- that to provide for the destitute is as much a protection to the state as a service to the individual; that assistance should be remedial in the respect of providing work where possible and in giving both care and training to children who will be the future citizens; lastly, that such relief be "Repressive" -- that is, made to appear desirable only as a last resort.

Laws of Settlement

In the following years, under the Stuarts, the "Law of Settlement" and its amendments sought to prevent free moving about on the part of the indigent. Responsibility was fixed upon the local parishes which fact eventually increased unemployment as communities, fearing an influx of paupers from other areas, passed laws which made wan-

dering about the countryside practically impossible and chained the luckless indigent to the parish of his birth. So from the 16th to the 19th century parishes cared for their destitute, meting out minimum existence under circumstances which gave no special discrimination in favor of sex or age or condition of employability lest it increase the rates. It was not until 1858 that as a result of a report by a Select Committee reviewing the Laws of Settlement and Removal that the cost of Poor Relief was distributed more equally among the parishes.

Work House

In 1697 the "work house" first appeared in an effort to make the inmates, under supervision, live on the fruits of their own efforts; and later in 1723, an act was passed making it possible to refuse relief to any who objected to being domiciled in a work house. Due to the efforts of such men as Robert W. Lowe the work house idea proved wonderfully effective because, despite cleanliness, comfortable beds, and sufficient food, there was a routine and discipline little appreciated by such persons as were candidates. In 1782 a Mr. Gilbert, member of Parliament for Litchfield, helped to secure an act by which there were to be separate work houses for the old, sick, and infirm with unpaid honorary "visitors" and salaried guardians to be appointed by the Justices of the Peace. This same act allowed out-door relief to be provided under which the guardians were expected to try to find work for the un-

employed. So long as England was enjoying an era of plenty in the last part of the 18th century, due to its advantage over other nations in the introduction of machinery, this inside relief worked very smoothly. There was increasing dissatisfaction, however, when agriculture was neglected for the factory as a result of which prices rose; when war with the United States cut off the corn supply; and when, with the mechanization of the Textile Industry, tidal waves of unemployment struck the country because weaving got ahead or lagged behind spinning and the worker waited while invention caught up, the loss of his pay envelope reacting beyond him and his family upon the community and upon the economy of the country. Parliament was still unrepresentative of the country in many instnces standing for a fictitious electorate. It was still purblind to the needs of the people and ignorant of economic truths or even theories as to any special relation between production and consumer purchasing power.

Despite full work houses, in 1795 some further legislation became necessary and as a result of the work of Edmund Burke and the new economic philosophy of Adam Smith the "Act of Settlement" was repealed and domiciliary or out-door relief was allowed to be given to the destitute. The state also assumed some further authority under this act by providing that, should any local overseers refuse assistance, it could be compelled on order

Out-door Relief

of a magistrate. It was in this same year that the "Speenhamland Act of Parliament" began the vicious system of subsidizing wages -- that is, wherever the wage scale did not meet the rising cost of living, the government made up the difference. This system of "make-up" money granted by the overseers to supplement low pay envelopes had a tendency to keep wages down. Other evils arose from ignorance, sentimentalism, or fear on the part of the overseers. Sometimes the interest of poor authorities owning small shops insured good business by elastic relief rolls. There were two practices which were particularly vicious both from a humanitarian standpoint and because they encouraged a cheap labour supply dependent in part or entirely upon the community.

Make-up Money

Roundsmen and Labour Rate Systems

By the "Roundsmen" system of relief labour was contracted out; and in some localities there was a "Labour Rate" system compelling rate payers to employ a certain number of the parish indigent.

Agitation in the 1830's

Economists and theorists were beginning to speak in the 1830's -- Malthus and Bentham; Edwin Chadwick and Nassau W. Senior; John Stuart Mill and Harriet Martineau -- proponents of reform who were beginning to get some slight support from old nobility already casting a jealous eye upon great incomes and sudden rise to power built upon the philosophy of "laissez-faire" which fed industrial fortunes by permitting business to suck the life blood of the factory worker. At this time all

classes were stirred; the workers aggressively protested their rights under the Poor Laws, and the "laissez-faire" industrialists, distressed by the increase in the Poor Rates since the abolishing of the work house tests in 1796, were determined that the "make-up" subsidy should cease.

Royal Commission on Poor Laws 1832-1834

The Royal Commission, appointed in 1832 to make diligent search as to the practicability of the Poor Laws, made its report in 1834 as a result of which the "Poor Law Amendment Act" was passed in the same year. Among the 109 sections of this law were the provisions for setting up a Poor Law Authority in each union of parishes to be elected by direct popular vote and for a new Central Authority consisting of three Poor Law Commissioners authorized to make regulations, to see that they were carried out, to supervise the guardians and to keep and audit the Poor Law Accounts. By this act the work house test was again enforced and out-door relief was given only on proof of inability to work due to old age or physical or mental incapacity.

The tide of the new industrial opportunism was strong and despite the work of the reformers there was

System of Deterrence

inaugurated the system of "deterrence" -- the attack upon unemployment by offering in the work house a level of subsistence decidedly below the lowest grade of employed workers. No distinction whatever was made between voluntary and involuntary unemployment. Such a

stigma upon the acceptance of relief, added to the fact that extremely arduous labour was required of inmates of work houses, such as breaking stone and limestone and continuous sawing of heavy wood, again reduced the number of the pauper class as had the inception of the work house test in 1723 and again insured a very cheap supply of labour from those unwilling to accept relief. Crime diminished, however, and there was on the whole a better tone to society.

Mid-century Change of Attitude toward Poor Relief

After the mid-century the policy of "deterrence" began to be undermined. When in 1861, as a result of the Civil War in the United States the machines of the Lancashire textile operators were stilled, there was the first decided departure from the policy of "deterrence" in granting more adequate relief and attempting to provide employment through public work projects. The growth of the humanitarian movement was another factor in the breaking down of "deterrence", as heavily endowed doles sometimes rendered assistance above the minimum of the lowest paid employment groups. Slowly, but surely, the philosophy of the "national minimum" has taken the place of "deterrence". As a seedling we see it in the depression of 1903 when, by statute, the country was organized to take care of the relief problem in a manner that cast no sneers upon the recipients, though only the organization was paid for by the government and the relief funds came from voluntary contribu-

tions.

Growth of the Voice of Labour

The new philosophy of a guaranteed "national minimum" was not a philosophy nurtured in the House of Lords or in the unreformed House of Commons. It was, of course, the voice of the masses enfranchised in 1867 and 1884. In 1884, when the age of steel was sending employment to new peaks as deep depression followed accelerated momentum, Mr. Joseph Chamberlain urged that "where necessity had arisen from no fault of persons concerned there ought to be no idea of degradation".[1] Work projects were warmly urged upon communities at this time and at other periods before the close of the century. Behind all this was the voice of Labour, growing in strength of organization. Before 1900 about one half of the trade unions and other workers' associations known as Friendly Societies were attempting to grant insurance aid during depression of unemployment. As a result of humanitarian ideas and the voice of Labour, the British Government today offers many services designed to protect its workers. Yet despite Health Insurance, Unemployment Insurance, Widows', Orphans', and Old Age Pensions there remains a considerable class of indigent poor depending for subsistence upon the Poor Relief which remains essentially the same today in principle as when first initiated in the time of Elizabeth in 1601, and as restated more fully and explicitly in 1834. A statement issued by the Ministry of Health shows 1,280,942 persons to

[1] Cited by Hill and Lubin British Attack on Unemployment

have been recipients of domiciliary or institutional Poor Relief as of September 1935.[1] The Central Administration of Poor Relief recommended by Bentham almost a century ago has since become more fully effected and now lies with the overburdened Ministry of Health.

19th Century Political Background for Social Changes

There could be no adequate understanding of the progress of social reform in England without first considering its political background, particularly in the last part of the 19th and 20th centuries.

British tradition has been definitely committed to a two party as against the multi-party system of European nations which is perhaps one of the reasons why dictatorial minorities have found it less easy to assume control. Throughout the 19th century Whig and Tory parties struggled for supremacy and in the bid for votes party issues sometimes became confused. It was the Whig or Liberal Party which started reform on its way by extending the franchise and by a subsequent spurt of parliamentary action which established free trade and made some changes in the Poor Law to which we have already alluded. That this policy was superficial to the party at this time and that much of the legislation was grudgingly yielded to a small group of radicals, we cannot doubt, since there seems to have been little appreciation of the degradation of the working classes and "laissez-faire" persisted.

The Tory Party, on the other hand, had its own in-

[1] Statement showing number of persons in receipt of Poor Relief in England and Wales in the quarter ending September 1935. H. M. Stationery Office. cited by Ministry of Labour Gazette January 1936

surgents. It was shocked with the interest or opportunism of Mr. Disraeli who hoped something might be conceded to the working classes, and that they might, thereby, be imbued with a tremendous sense of gratitude to the Conservative Party. So the "Reform Bill" of 1867 was passed after which Mr. Disraeli offered the new electorate no amelioration of their condition but instead a glorious participation in making a far-flung imperial kingdom in the east. Convinced that without social reform there would never be sure daily bread, the enfranchised turned again to the Liberals who promised possible relief through further enfranchisement. Yet when the "Franchise Bill" of 1884 was passed, only slight reform at first followed this increase in the electorate. For a time the Liberals were more concerned with economic expansion than with social reform and could see no possible connection between the two. Like the Conservatives, they had other problems of moment -- the Irish question was at the forefront of Liberal consideration. Both parties were conscious of the need of Labour's vote but neither was reconciled to making concessions in anything but "small cash", yet the importance of these small concessions in the way of vote by secret ballot, some public education and some acknowledgement of a legal status for trade unions cannot be overestimated.

Reform Bills of 1867 and 1884

The Liberal Party finally split over the Irish question and many Liberals accepted the leadership of Mr.

Growth of Conservatives and Liberal Recognition of Labour

Joseph Chamberlain when, in 1886, he joined the Conservatives on a Unionist platform. The real cause of the split was the fact that Mr. Chamberlain's radical programme in favor of financial reform in the way of gradated income tax and breaking up of great estates went far beyond the liberal tenets of a Gladstone in his later years, though there is little doubt that the latter's conversion to Home Rule for Ireland had been a direct bid for the Labour vote. To advocate municipal enterprises, slum clearance, rehousing, and a levy on unearned increment were domestic issues foreign to "Liberalism" as Gladstone expounded it. Chamberlain, on the other hand, greatly interested in these domestic issues, was alienated from the Irish cause by what he believed to be excessive demands from Parnell. So with John Bright and other radical members, Chamberlain seceded in 1886 and formed a new party, the Liberal Unionists, joining with the Conservatives to defeat the "Irish Bill". Gladstone resigned and for many years the Conservatives and Liberal Unionists under Lord Salsbury retained control except for an interlude between 1892 and 1895, when for a fourth time Gladstone became Prime Minister, his majority depending on the Irish members. During this period the Liberal Party was somewhat more heedful of the labour element, passing in the House of Commons an "Employer's Liability Bill" and a "Parish Council Bill" both of which, however, were devitalized in the House

of Lords.

The Conservative Party, returning to power in 1896, was obliged to take some cognizance of the increasing demands of labour expressed in constantly recurring strikes. The "Conciliation Act" was passed providing for the settlement of labour difficulties by conciliation or arbitration. However, so far as improvement in the condition of labour was concerned the succeeding years offered no fruit. The Conservatives had turned back to the policy of imperialism and were fighting the Boer War. During all that time Mr. Chamberlain preached reform and had a considerable backing of Conservative members in urging the fiscal housecleaning necessary to effective Social Reform. Pledges were given from time to time, but a government unwilling to undertake any fiscal reform in the way of either increased taxation where it could be borne or a protective tariff which might bring revenue and protect employment, was never able to find funds to put at the disposal of the aged and the unemployed.

Labour, still in its infancy of power, had been becoming more and more articulate and in 1905, goaded by what was considered a damaging court decision, was ready to back the Liberal power with a definite party organization. The Liberal Party itself had recovered from the shock sustained by the defection of the Unionists, was more united, and had suffered a transfusion of the fresh

young blood of Masterman, Churchill, Lloyd George, and J. A. Hobson.

Growth of the Idea of a Separate Labour Party

It is necessary, in order to understand the new articulation of labour, to go back over the last century to watch its "growing pains". Back of 1790 it is scarcely necessary to go, for it was only then that the masses of landless people came to be herded in cities where the worker was dependent for existence upon his weekly wage, never more than on a subsistence level, and famine struck whenever, for any reason, business was thrown out of gear. Only the suffering of the dispossessed in Tudor times could be compared with that of the industrial unemployed in the 19th century.

Early History of Trade Unionism

Trade Unionism rose out of the distress of such periods and such desire of the worker to improve his standards of living. The first "Factory Act", expressing the views of the earliest humanitarians, applied only to the textile factories and as regards hours and conditions dealt only with the apprentices. The answer to the workers' earliest attempts to organize were the "Combination Laws" of 1799 and 1800, which made it unlawful to take collective action to raise wages, limit the length of the working day, or improve working conditions. For the next quarter of a century the repressed trade unionists bent their efforts toward the repeal of these laws which was accomplished in 1824. Immunity from prosecution was not long lived, for following an outbreak of strikes and

lawlessness, a new act was passed in 1825 which permitted prosecution and conviction for "conspiracy in combination".

Mid-century Growth of Trade Unionism

Despite such repression trade unionism developed very rapidly in the 1850's and 1860's. In 1859 some disability was removed by the "Molestation of Workmen Act" making it lawful to combine for the purpose of peaceful attempts to raise wages. In 1867 the Trade Unionists were further stimulated by the appearance of Karl Marx's book, "Das Kapital" and encouraged by the extension of suffrage. That year the London Working Men's Association was organized with an eye to direct representation. Their new courage was manifest also in the Trade Union Congress in 1868 representing 83 trade unions and by the organization in 1869 of the Labour Representative League to advance candidates for Parliament. Of the 13 candidates nominated Thomas Burt and Alexander MacDonald took their seats as the first representatives of labour in the British Parliament. The influence of the 203,000 trade union members of the new electorate was beginning to be felt. In 1875 some further restrictions against the collective action of trade unions were removed, thereby legalizing peaceful picketing.

The new momentum in the 1860's and 1870's was greatly accelerated in the next two decades by the accession of new leadership. The old leadership of the movement by

Liberals like John Bright was now exchanged for the tutelage of able radicals like John Burns, imbued with the philosophy of violence as the only means to insure drastic reform. The Social Democratic Party was founded by William Morris and Henry Hyndman, the latter an "intellectual". This party was avowedly socialistic, determined to spread the philosophy of Marx.

Social Democratic Party

Fabians

Another socialist society, "The Fabians", sponsored by such intellectuals as George Bernard Shaw, Annie Besant and Sidney Webb, lent its influence to the growth of socialization. They were opposed to violence, but hoped to stir society to reject the extreme individualism that had been preached by Spencer.

So the movement grew. The year 1884 was especially significant because of the Gladstone further reform of the electorate and a complete reorganization and vitalization of the Social Democratic Party. As a result of their enfranchisement, agricultural labourers organized a union which sent its first representative to Parliament in 1885. The Social Democratic Party was becoming more and more aggressive and strikes, demonstrations and riots in the large industrial cities were numerous throughout 1886 and 1887.

London Dockers' Strike

In 1889 the London Dockers' Strike under the leadership of Tom Mann started with the attempt of the "match girls" to increase their pitiful pittance and spread to the casual workers throughout the country.

The sympathy and public consciousness aroused by this strike meant more to the cause of trade unionism than the small victory in the way of increased pay. As a result of the new awareness on the part of the public, the "Factory Act", requiring local authorities to enforce sanitary conditions in factories, passed readily in 1890.

Independent Labour Party

In 1892 the trade unionists elected 2 of their 8 candidates, one of them Keir Hardie. In 1893 a Trade Union Conference was held at Bradford and Keir Hardie was instrumental, the next year, in founding the Independent Labour Party which was frankly socialistic, guaranteeing financial assistance to candidates who were to be pledged to action independent of the old parties -- a divorce decree for labour and liberalism. This new party polled 50,000 votes in 1895 but failed to elect any candidate. The trade unions were growing in strength, though their functions were not at this time generally thought to be political, and they were commonly regarded as a factor to be reckoned with in industry; 85% of their funds went for benefits and less than 15% for organization and propaganda.

In 1899 a special Trade Union Congress planned a drive for membership. To this end Mr. Keir Hardie worked with an enterprising young journalist, who was twice to become Prime Minister under the Labour Party when it had attained its full stature. Mr. Ramsay MacDonald be-

Independent Labour Party

lieves those who attended this meeting were the charter members of the present day Labour Party, for it was attended by delegates from nearly all the working class organizations. It was here that a Labour Representative Committee was established to found a Labour Party that was to formulate its own policies and employ its own whips at the same time it was to cooperate with any group attempting legislation on behalf of labour.

Birth of the Labour Party

Only about 5% of the trade unions cooperated with the committee. The Labour Party had been born, but was still inert; as yet it did not breathe. The shock that was to startle it into life came in 1900 with an appellate court decision.

Result of Taff Vale Decision

After a strike, organized against the Welsh Taff Vale Railway by the Amalgamated Society of Railway Servants, had been settled, damages were claimed by the company against the Secretary of the Society. A decision against the company in the Highest Court of the Land in the House of Lords seemed to nullify the "Act of 1875" which it was supposed had conferred immunity on trade unions. This decision by which the Amalgamated Society had to pay 4,500 pounds in damages in addition to costs almost as great was a body blow to trade unionism whose insurance benefits were thus endangered. There was so much agitation that a Royal Commission was appointed to inquire into trade disputes. Labour was fully alive at last; whereas in the election of 1900

labour had returned only 2 out of 15 candidates, in 1906 29 out of 50 candidates were returned in addition to 20 strictly trade unionists who were accepting leadership.

Liberal Bid for Labour Vote 1906

So when Balfour had resigned in 1906 and Sir Henry Campbell Bannerman had accepted the Premiership the Liberals numbered 378 and with 53 Labour members and 83 Nationals, a strong coalition of 543 faced a total opposition of only 156 made up of 131 Conservatives and 25 Liberal Unionists. At last the masses had spoken. Humanitarians had been sentimentalizing for a century; economists had pronounced themselves on the need for land reform, the single tax and the state's right to participate in unearned increment. Labour was no longer a poor relation to be patronized, but a force to be reckoned with and catered to. The Liberals under Lloyd George and Winston Churchill became proponents of all kinds of social reform, their imperialist wing under Asquith giving assurance that interest at home would not be ignored for the sake of the Empire. The "Trade Disputes Act" was passed at once, denying the implications of the Taff Vale decision by assuring protection of Trade Union Funds against suits for damages. After the death of Sir Henry Campbell Bannerman in 1908, Lord Asquith became Prime Minister. A whole series of statutes were passed initiating the social security that had only been hinted at in the legislation of the 19th century, but which we shall see is now offered to the Eng-

lish working man from birth to death.

There was little opposition even on the part of Conservatives to the legislation passed betwee 1906 and 1909, for public opinion stood solidly behind it. However, in 1909 the imperial policy of Asquith in the matter of military and naval appropriations and further social legislation threatened a greatly increased taxation. Lloyd George's budget of 1909, proposing to meet this by levies on the rich in the way of taxes on motors, land, and "unearned increment", aroused the House of Lords, still dominated by class privilege which was felt to be threatened, to a point where it rejected the budget -- the first finance bill veto in 200 years -- and threw the country into turmoil which threatened the very foundations of the government structure. Finally in 1911 a bill to curb the power of the Lords was passed, frankly establishing, at last, the control of the masses.

Parliament Bill of 1911

World War

The Liberal government under Asquith and Lloyd George was now free to go on with its national policy of social legislation until the gathering war clouds broke over Britain and the rest of Europe. During the prosecution of the war, because of increasing criticism, the Asquith ministry was replaced by the Lloyd George coalition cabinet without Parliamentary elections. Despite the war, this cabinet carried on reform measures which were endorsed in the elections of 1918 when the

coalition of Liberal Conservatives and Labourists returned 467 members.

The trade depression in England, two years after the end of the war, in 1920, made the government guarantee of social security for the unemployed so expensive that the Conservative Party was at odds over that and other issues such as the recognition of the Irish Free State and policies in France and the Near East. The Liberals, themselves, were split into the Asquith Independents and Lloyd George Nationals. Lloyd George stood on his war record. Asquith was sponsering free trade and reduction in taxation. The Labour Party, under the leadership of James Ramsay MacDonald, was asking for still more social legislation and a mild brand of state socialism. The Conservatives got a majority but the increase in Labour members was the remarkable feature in the results -- 142 seats. After a few months Bonar Law, who became Prime Minister, resigned because of ill health and was succeeded by Mr. Stanley Baldwin, who became converted to policies of protective tariffs and imperial preferences hitherto disavowed by his party. He felt impelled on that account to call for a new election. The issue of the tariff was sufficient to unite the Liberals for Free Trade. The Labourites' platform was unchanged. The Conservatives lost their majority; the Liberals returned fewer members than the Labourites. Two small Liberal groups, the Independent

Brief Period Conservative Government under Bonar Law Followed by the First Labour Government

Liberals and the National Liberals, were willing to back Mr. Ramsay MacDonald in the first Labour government in January 1924.

Conservative Reaction

After only a few months, continually increasing unemployment and fear of Marxism again alienated many of the new adherents of the Labour Party despite significant achievements. In October 1924, the Conservative Party was returned under Baldwin with a majority of 200. A labour crisis in the coal industry finally culminated in a general strike involving 2 1/2 millions of workers. As a result of this strike a startled people gathered to the further support of the Conservatives deserting both Labourites and Liberals. Labour received in the "Trade Unions and Trade Disputes Act" of 1927 the worst setback since the Taff Vale decision. Strikes were made illegal and picketing was forbidden. Financial support of the party was also threatened by this bill by forbidding political party assessments on trade union members without the advance consent of workers enrolled in the local unions.

Second Labour Government 1929-1931

When in May 1929 the army of unemployed had reached more than the 2,000,000 mark and the Conservatives had failed to find any solution or mitigate distress, the country was again ready for new alignement. The Labourites demanded public works and increased social legislation, their arguments returning them 289 seats with Mr. Ramsay MacDonald again their spokesman. It was in the

nature of a false victory. Unemployment reached new peaks of 3,000,000 in 1931. The Liberals who had given them considerable support were badly split. Even Sir Phillip Snowden, who had been included in the Labour Cabinet, is quoted since as saying:

"It is said that the crisis of 1931 and the great increase in unemployment was brought about by the extravagance of the Labour government and in particular by the expenditures of the government on public works."[1]

The Tory Party naturally continued to oppose the Labour government and against all these obstacles it could not fulfill its party platform. It could not even repeal the 1927 "Trade Unions' Act". The "dole" and public works were creating an enormous deficit; the gold reserve was slipping away over the Channel and the Labour Ministry fell.

National Coalition Ministry 1931

In the face of all these difficulties, the Labour Ministry was replaced by a Coalition Ministry in August 1931. When MacDonald accepted its premiership, he was expelled from the Labour Party, his leadership passing to Arthur Henderson. MacDonald asked for a new election in October, in which the Conservatives alone returned a majority but retained MacDonald since it feared a slender majority on the face of so many national difficulties.

New policies were inaugurated and economics undertaken in 1931 with so much success that in 1934 the

[1] Cited in the Record of the Second Labour Government published by The Labour Party

Chancellor reported a surplus of revenue of over £6,000,000 pounds. Despite this showing the Coalition Government found many critics. Labour was turning farther to the left and some of the Conservatives so far to the right as to recommend Fascism. This opposition from both parties finally brought about the resignation of MacDonald in June 1935, when he was again succeeded by Stanley Baldwin, who has since been facing international dangers demanding a 1936 budget which throws England's bookkeeping "back into the red" and gives his government uncertain status.

Resignation of Coalition Cabinet under Ramsay MacDonald

Uncertain Status of Baldwin Cabinet

It is against this background of 19th and 20th century politics that we must watch the growth of the struggle for the social security whereby the government has been guaranteeing the right to be well born and a national minimum of comfort from birth to death in a programme of child legislation, housing legislation, compensation and insurance legislation with respect to injury, health, unemployment and old age. In this story is much food for reflection as the demand for similar security in the United States continues to be perplexedly faced by national legislators in Washington.

Part II

WORKMEN'S COMPENSATION

Up to 1880 all the risks in industry were put on the shoulders of the workers. In that year an effort was made to make the employers assume part of the responsibility by passing the "Employer's Liability Act" which established employer liability if it could be proved that machinery causing accidents had been defective or that there had been negligence on the part of some one in authority. Under this act it was extremely difficult to distinguish between common employment and negligence. Much litigation took place because of this with the result that the lawyers left little if any compensation awarded for the benefit of the injured. Mr. Joseph Chamberlain attempted to establish the principle of employer responsibility in an amendment in 1893 but all compensation laws attempted in the early 90's met the opposition of the Lords.

Employer's Liability Bill 1880

By 1897 Parliament was feeling the pressure of the recently enfranchised electorate solidly behind a bona-fide compensation bill. The "Workmen's Compensation Bill", including principles new to British Legislation, was passed in that year following the principles previously set down by Mr. Chamberlain "that a person who on his own responsibility sets in motion an agency that creates risks for others ought to be responsible for what he does."[1] However, there was only limited application

Workmen's Compensation Bill of 1897

[1] Cited by Hayes, British Social Politics p. 22

of the principle in 1897, since only the most dangerous trades came under the scope of that Act, excluding all not directly included; and since the ultimate compensation depended upon whether the employer was able to meet such obligations himself or protected his employees by insurance which was not compulsory. In

Act of 1900

1900 another "Workmen's Compensation Act" extended compensation to agricultural labourers and gardeners but the results were worse than negligible since these two industries were about the safest a man could engage in; and if he were hurt the employers of such, who were mostly small farmers, usually were not able to pay damages or finance insurance that would take care of such claims.

These early acts are conceded to have been reasonably successful in operation. About 6,000,000 workers were entitled to compensation for injury beginning after a two weeks' waiting period. There remained, however, 6,000,000 workers entirely unprotected under these acts. They left something to be desired, also, in the fact that the failure of about 25% of the employers in the building trades to insure often made compensation uncertain. An attempt to remedy defects in previous legislation was made in 1905 when Mr. Balfour's Conservative government offered a "Workmen's Compensation Bill" which was so badly mutilated by amendments that it did not pass.

Passage of 1906 Bill

When, in 1906, with the help of Labour and Irish Nationalists, control passed to the Liberals in a platform of social reform under Sir Henry Campbell Bannerman, the time was ripe for a new consideration of Workmen's Compensation. A committee from the Home Department under Sir Kinelm Digby surveyed the whole matter of Workmen's Compensation and made certain recommendations. Mr. Herbert J. Gladstone introduced a bill on March 26,1906, and its progress through Parliament was not greatly impeded. Because it was felt that small industries might suffer it was proposed that those who employed less than 5 men should not come under this act, a limitation to which the labour members took great exception. Mr. Gladstone felt that many such employers were unable to bear the premiums for insurance and would be utterly ruined by litigation. When the bill was finally passed, "insurance by small employers had been facilitated". Another snag struck was the matter of compensation for industrial diseases, for it was intended by its sponsors that this bill should take care of compensation for those saddest of all casualties -- the sufferers from diseases such as anthrax, lead poisoning, mercury poisoning etc. It was finally necessary to compromise on this issue. Compensation was made to cover five of the worst of such hazards, leaving it optional with the Secretary of State to extend it to other diseases. About 30 such diseases are now covered by this Act. For

Compensation for Industrial Diseases

December 1934 the total number of cases of poisoning, anthrax, and epithelomatous[1] and chrome ulcerations reported in Great Britain and Northern Ireland was 29; there were 7 deaths.[2] The Act also provided for compensation for partial incapacity which forced a workman to accept different employment at a lower rate of compensation and made special provision for minors. Indeed the Conservatives seemed to have been converted by the discipline of the 1906 election and one of their members proposed in the course of the discussion that domestic servants be included, which amendment was accepted. In this Act all were to be included who were not excluded, a direct antithesis in this respect to the legislation of 1897; and an equally important inclusion was a definition of a workman "as any person not a police constable, clerk, shop assistant, out-worker, domestic servant, or a member of the employer's family, dwelling in his house, who works under contract for wages or serves under apprenticeship by way of manual labour or otherwise, and whether the contract is expressed or implied, oral or in writing."[3]

Provisions of 1906 Bill

Another one of the greatest improvements in the 1906 legislation over that passed in 1880 and 1897 was the inauguration of the presence of medical referees who should render decision based on medical evidence in court. The decision of the referees whom the Secretary of State was empowered to appoint was final so there was a dis-

Medical Referees

[1] Skin cancer

[2] Ministry of Labour Gazette January 1936

[3] Cited by Hayes British Social Politics p. 21

tinct advantage in saving time and money by having disputed claims settled out of court.

Since there were on the average of 400 killed and 7,000 injured each month and protection was now extended to nearly all manual workers whose income did not exceed £200 pounds (by later legislation increased to £350 pounds) the social gains in preventing pauperization were vastly greater than the charge on industry, even though the weekly benefits were still far from adequate. Despite inadequacy and the fact that there was little concern for the prevention of accidents the Act of 1906 put England far ahead in the matter of Workmen's Compensation and she became a model for other countries.

Legislation after 1906

A committee appointed in 1919 to report on the working of the compensation system under the 1906 bill submitted a report the following year. As a result of the

Increased Benefits 1923

recommendations of this committee, the benefits were more than doubled in 1923. This increase has not caused any great rise in price of commodities since the risks are widely shared over the whole field of industry and employers have shifted to insurance companies; though unlike Germany and most other countries, insurance in England is still largely optional and there is little state supervision of insurance companies. Further amending legislation has been passed, in 1925 when the legislation

Codification 1925

was codified and made to cover certain groups not previously included because they were not technically "em-

ployed"; and made to exclude compensation for injuries that disabled for less than 3 days or for such injuries, not resulting in disablement or death, as were incurred by grave and purposeful misconduct on the part of the worker. In 1934, due to so many bankruptcies in the coal industry, the owner of a coal mine was required to take out compulsory insurance or make an equally satisfactory arrangement with a mutual indemnity association. Even now scant attention on the part of the state has been paid to prevention and there is little evidence to prove that there has been greatly increased employer care for safety.

Compulsory Insurance for Mining Industry 1934

In the matter of compensation there are weekly payments to beneficiaries in proportion to earnings for injuries which incapacitate either wholly or in part. However, by voluntary agreement between the employer and the employee a lump sum may be paid. There were many abuses between 1906 and 1923 which called for rigid rules regarding the voluntary redemption of weekly payments by a lump sum and for weekly compensation while such settlement is pending. By the Act of 1923 compensation is paid on a sliding scale (with a maximum of 30 shillings) by which a worker earning 50 shillings or more receives half his wage during incapacity. The man who has earned between 25 and 50 shillings receives half his earnings increased by one fourth of the difference between his earnings and 50 shillings. If he receives less than 25

Benefits for Injury

shillings his compensation is three quarters of his wages. The workman who is only partially disabled and can engage in some other gainful occupation is compensated in proportion to the difference between the new wage and that received before the accident.

Death Benefits

In the case of death due to accident a lump sum is paid the beneficiaries. The Ministry of Labour Gazette for January, 1936, gives the number of deaths due to accident, including Great Britain and Northern Ireland, as 185 for December, 1935, as against 169 in November and 180 for December, 1934. The proportion of fatal accidents has fallen since 1913 when there were 1309 deaths in a total number of 119,982 injuries. In 1933 the total number of accidents was 113,260 of which only 688 proved fatal.[1] In the case of a workman whose family has been wholly dependent upon his earnings the lump sum is the amount of his earnings in the three years preceding the accident providing the amount does not exceed 300 pounds or amount to less than a minimum of 200 pounds. Should the term of employment have been less than three years the indemnity is established by multiplying his average weekly earnings by 156. Weekly payments made before death are deducted provided there remains the minimum compensation of 200 pounds. There is an extra allowance for each entirely dependent child under 15 years of age, this amount being determined individually for each child and amounting to 15% of the worker's weekly earnings

[1] Cited by Tillyard, The Worker and the State, p. 210

multiplied by the number of weeks elapsing between the death of the parent and the 15th birthday of the child. The sum total for all dependents may not exceed £600 pounds. For partial dependence the sum may be fixed by voluntary agreement or by arbitration.

Part III

HEALTH INSURANCE

It is generally conceded that a large proportion of the community in any country needs aid in time of sickness with its ensuing extra expense coincidental with decreased income due to absence from employment. The realization has been growing throughout the last century that aside from the humanitarian point of view, the public health is a vital factor in community and national well-being. An increasing recognition of this fact is evidenced by the tendency to provide health services as a justifiable charge upon the government pocketbook. Furthermore, there has been a growing economic concept of the relation of sickness, disease and accident to both the causes and results of poverty. To provide less than a national minimum to meet the vicissitude of life with dignity means that they must be met at the last by the public, usually under some form of poor relief with a consequent stigma attached.

Slow Growth of Health Insurance Idea

In England under the Poor Laws, all were entitled to medical service; but many, unable to bear the disgrace of pauperization, failed to make application to the Poor Authorities and depended upon the often inadequate provision made for them by voluntary benevolence. Indeed, the growth of adequate government assistance was long retarded by the conviction that voluntary agencies alone should take care of sick relief and by the belief that

the acceptance of free medical aid under the Poor Law was an entering wedge for general pauperization.

Voluntary Aid Societies

Chief among the voluntary philanthropies were the great Trade Unions and Friendly Societies which began to extend aid in illness when urban society under the factory system left the poorer classes resourceless if Saturday night failed to bring the usual pay envelope. As early as 1793 an Act of Parliament encouraged the extension of such mutual aid societies. There was a mushroom growth of small benefit orders, yet in the years after 1815 and before 1845 the public health in England stood at an "all time low", under the government policy of "deterrence".[1] Throughout the remainder of the 19th century, the old liberalism of the Whigs continued to regard relief of the sick and incapacitated as an integral part of the whole matter of pauperization, which the government made strictly a matter of concern and responsibility of the local authorities, with some slight subsidization from time to time, and only enough supervision to see that local obligations were actually met.

It was not until the last half of the 19th century that the central government began to take a vital interest in the public health. Coincident with the growth of

Medical Development

an industrial civilization was a remarkable medical development that began to question, in respect to the public health, the location of towns, housing conditions, the public school system, drainage, the care of streets,

[1] Supra: p. 10

the disposal of garbage and refuse, and the water supply. Often the early central public health authorities found the local authorities generous with public assistance to the indigent sick, while wholly disregarding the relation of the foregoing factors to the health of their communities.

Influence of the Extension of the Electorate and Rise of the Labour Party

After the extension of the electorate in 1867 and 1884, the Liberal Party found that, if it were to survive, it must acknowledge a new mandate from the people who had suffered most under the State policy of non-intervention in local affairs. The new electorate was determined to use its power to gain an assured minimum for all people of England. The election of 1906 wrote "finis" to the last remnants of "laissez-faire". The germ of future Health Insurance was to be found in the "Workmen's Compensation Bill" passed in that year.[1] The Labour Party, still in its infancy, was glad to get and give the Liberals support in the new policy of central government responsibility for the well being of the worker. Until after the war the more advanced principle of the "Right to Maintenance" was spoken of only in liberal circles like the Fabians.

There was plenty of ammunition for the attack upon local responsibility and demand for central authority in the matter of the public health. For the past 25 years private relief had become more and more confused and resultant conditions cried out for some kind of organi-

[1] Supra: p. 30

zation which would control promiscuous and overlapping philanthropy on the one hand and on the other hand, insure honorable minimum maintenance in time of need instead of haphazard charity.

Basis Health Insurance Act of 1911

In 1911 the first British "Health Insurance Bill"[1] was passed, an act which proved to be basic to all subsequent legislation. It provided ~~for~~ medical care in case of illness, and incapacity due to ill health for all manual workers and all non-manual workers whose earning capacity was not more than 250 pounds yearly. Since this act was paseed, England has weathered two of the most severe storms in her history, the World War and the great depression which followed it; yet the act of 1911 covered the whole matter of Health Insurance so adequately that ensuing amendments have not changed its fundamentals. Since then most of the working class have been able to face without fear of pauperization the vicissitudes of temporary indisposition, serious illness, and invalidity.

Administration under Ministry of Health

In 1916, it was felt that the system of administration was complex and unwieldy and that a surer financial basis was needed. Legislation effected that simplification when, in 1919, the Ministry of Health took over the administration of the system of Health Insurance.

Although Health Insurance was theoretically on an actuarial basis -- to be self supporting from contributions paid in behalf of those between the years of 16 and 70 -- there was bound to be a deficit for a consid-

[1] Part I of National Insurance Act of 1911

erable period due to those who came into the scheme, or re-entered it, after the age of 16. This deficiency had to be met by annual grants from the Exchequer, but was expected to be redeemed over a period of time, both principal and interest, by means of deductions from regular contributions. Accordingly, special contingency funds were granted in 1919 for each society entrusted with the function of administering health insurance. A central reserve fund was established into which redemptions were to be paid and from which distributions of surplus, when no longer needed to meet deficits, were to provide for additional benefits.

Special Contingency Funds

The original act had made no provision, in establishing its basis for computing contributions and benefits, for such reserve values as might be cancelled by lapsed membership. Such cancelled reserve values were now to be paid into a central "Reserve Suspense Fund". In 1919, also, the non-manual limit was raised from 160 pounds to 250 pounds. This change was followed, in 1920, by an act motivated by a more general recognition, in that year, to what degree money values had fallen and the wage level had risen. This act increased by about 50% both employer and worker contributions, with a corresponding increase in disbursements for weekly sickness, disability, and maternity benefits, and for medical services and drugs. In the unemployment crisis of 1921 a measure was passed to prolong insurance, under certain vicissitudes, beyond

Reserve Suspense Fund

Increase in Benefits

the statutory period of coverage.

Royal Commission 1924

In 1924 an act was passed to consolidate all previous legislation. In this year, also, was set up a Royal Commission to critically survey the whole system and to make such recommendations as might result in more satisfactory and efficient service. Because of recommendations made by this commission in 1928, due to the favorable reports shown by the Central Reserve Fund as disclosed by prescribed valuations of approved societies, the Act of 1928 changed the basis for calculating contributions, as a result of which both contributions and state grants were reduced and extra medical benefit allowed. It is interesting to note here, that after 1931, state grants from the Exchequer were also discontinued. This was fortunate, as the national economy had reached another crisis necessitating the prolongation of insurance to the end of the following year, 1932, for persons whose rights would otherwise have lapsed. Further medical benefits, only, were guaranteed to be paid for out of reserves from lapsed membership which would otherwise have gone into the Central Reserve Fund.

Effect of Contributory Old Age Pensions on Health Insurance

One other matter of indirect legislation should be noted with reference to Health Insurance. When the "Widows', Orphans' and Old Age Contributory Pension Bill" was passed in 1925 this automatically terminated both cash benefits and contributions at the age of 65 instead of 70. The "reserve values" for those between the ages

of 65 and 70 were cancelled.

Excepted Employment

Unless the worker belongs in "excepted employment" -- that is, unless he belongs to "one of certain employments under the crown, public authorities, or railway, or other statutory companies, which are especially excepted from compulsory Health Insurance by certificates of exemption"[1] -- he is automatically insured as regards his health at 16 years of age, and remains under the coverage of Health Insurance as an employed contributor until he is entitled to the old age pension at the age of 65. The employer makes no contribution in the case of "excepted" persons. A worker is also exempt, if he desires, if he has apart from his yearly wage an income of 26 pounds. If a worker is exempt, he

Exemptions

may, if he fulfills certain requirements, become insured as a "voluntary contributor". In the case of exemptions the employer still pays the contribution. Certain classes are prohibited outright,as for instance, a married woman cannot remain insured or become insured as a voluntary contributor while her husband lives.

Since the passage of the "Widows', Orphans' and Old Age Pension Act" in 1925 the contributions under that act and the "National Health Insurance Act" are combined.

Contributions of Employee and Employer

Together they amount to 4 1/2 pence from the employer for each insured man or woman, 4 1/2 pence from each insured man and 4 pence from each insured woman. This makes a total of 9 pence for men and 8 1/2 pence for

[1] Summary of Statutory Provisions relating to National Health Insurance. For the information of members of approved societies. Memo. 239 Revised 1934

women. Premiums must be paid every week, counting from Monday to Saturday, if the employed contributor works all or any part of the week, or receives any wages, unless he is ill, in which case he is exempt from payment whether he receives wages or not. Thus it will be seen that the Health Insurance contributions and benefits are both on the flat rate basis with no adjustments with respect to difference in age or weekly wages.

Government Contribution

The government pays one seventh for men and one fifth for women of the whole cost of benefits and local expenses plus the entire cost of the central administrative machinery.

Employer Responsibility for Payments

The transaction actually lies between the government and the employer who affixes stamps, obtained at the post-office, for the amount of the weekly Health Insurance contribution, deducting the employee's share from his weekly pay envelope. It is permissible for the employer to stamp cards in half yearly periods in order to simplify the clerical work involved. There are rigid regulations to prevent fraud of any kind with respect to the payment of contributions, and employer deduction from the worker's wages.

Procedure

Upon obtaining work in an insured occupation, the British worker automatically becomes a member of the vast government insurance scheme which, in 1933, had nearly 16,000,000 members with a total insurance contribution of over £26,468 pounds, a government subsidy of 6,142

pounds and income from investments of 6,186 pounds -- a total income of 38,796 pounds. The expenditure for benefits in that year was 32,496 pounds and the cost of administration was approximately 5,808 pounds. The new employee is immediately given a card to which stamps will be affixed in record of the payments he will make up to fifty payments in each year. Benefit for both sickness and disablement presupposes that an insured worker has 104 contributions to his credit, though he receives benefits at a lower rate if he has been a contributing worker insured for 26 weeks.

Approved Societies

The insured worker usually becomes at once a member of some approved society or fraternal organization. About 1/4 of all working men in England were members of these societies previous to the inauguration of the Health Insurance scheme. Therefore, because it seemed logical, and partly to overcome opposition to the Health Insurance plan on the part of the working men, the government, in 1911, arranged to use these societies for the administration of the new insurance scheme. The number of these societies was somewhat reduced in 1925. There are now almost 1,000, some small units with only 50 members, most of them considerably larger, and some with a network of branches covering the country and with exceedingly large membership. These societies, in order to be approved, must be non-profit making; and by constitution, democratic control of the society must be placed and remain in

Government Regulations for Approved Societies

the hands of the worker. There are statutory provisions for keeping orderly records, for auditing at regular intervals, and for the return of member cards to the National Health Insurance Fund every six months.

Societies may refuse membership on any grounds except age and may expel for failure to comply with regulations. Provisions have been made by the government for those who are ineligible or do not choose to join one of these societies. For such persons there is a Deposit Contributors' Fund which functions much as a savings bank and is administered by Local Insurance Committees. Since 1928 this fund has a distinct section with different benefits for those who are non-members of benefit societies because of ineligibility due to ill health. In the case of this second section, the members are entitled to all benefits offered by statute to society members, whereas, in the case of the original membership in the Deposit Contributors' Fund, consisting of those ineligible to societies for reasons other than health or because they did not wish to belong, the cash payable consists only of their deposits plus the regular state grant. The membership of deposit contributors is rarely more than 250,000 and usually represents less stable employment or other irregularities.

Deposit Contributors' Fund

Kinds of Benefits

There are four regular benefits to which insured workers are entitled besides the so called additional benefits which are permitted whenever the prescribed

5 year audit discloses a comfortable surplus. There are, therefore, five kinds of benefits; medical benefits, sick benefits, disablement benefits, maternity benefits, and additional benefits.

Medical Benefits

Medical benefits offer treatment by a practicing physician together with certain supplies permitted by statutory regulations. There is no cash benefit entailed. The right to treatment comes automatically with employment in insured occupations, and continues during the whole period of employment, regardless of arrears; and it is really continued after 65 years of age charged up to the government under the pension plan. Doctors under government contract are obliged to give to insured patients such treatment as is expected of any general practitioner. Any physician in good standing has a right to be placed on the "panel of insurance practitioners" upon placing his application with the insurance committee in his district. Wherever the doctor is called upon to give service not generally accepted as "general practice", he must report this at once to the Local Committee together with some proof that the work is within his field of experience. The Local Insurance Committee brings this to the attention of the Local Medical Committee upon which both panel doctors and private practitioners serve. Should there be any disagreement between Local Insurance Committees and Local Medical Committees, the case goes to the Minister of Health, who in turn refers

it to a judicial group of three of his own appointment, of whom one must be a lawyer and two must be physicians. Perhaps no phase of Health Insurance legislation has been more confusing and less satisfactory than the doubt as to the meaning of what constitutes "general practice". Other regulations are quite specific with regard to case records, issue of certificates of incapacity succeeding sick benefits, and supervision of local medical service.

The interests of the insured worker are protected by such regulations as well as by the fact that he is unrestricted as to his choice of any physician on the panel and by the fact that no panel doctor may accept without an approved assistant more than 2500 insurance patients. A panel doctor may on complaint have the quality of his work considered by a Regional Medical Staff set up by the Ministry of Health. The panel doctor's fee has varied from time to time since the inception of the Health Insurance plan. In 1911 the entire cost for medical benefit including administration was fixed at 9 shillings per person. In 1920 it was increased to 14 shillings, reduced again in 1922 to 12 shillings, increased to 13 shillings in 1927, and cut 10% in 1931. The number of insured persons entitled to medical benefit is multiplied by 9 shillings, the result, minus the 10% cut of 1931 forming a "central practitioners' fund". This and a rural mileage fund are allocated by a distribution committee to be distributed among those on

Panel Doctor

the panel list, thus giving the insurance doctor a certain sure income in addition to that which he receives from private practice.

Pharmaceutical Panels

Except in sparsely inhabited rural districts where drugs and surgical supplies are furnished by the panel doctors, these supplies are furnished by pharmaceutical panels. These druggists must furnish prescriptions at prices dictated by a central administration though they are always represented on committees and sub-committees that may be appointed for supervising, setting prices or handling complaints.

Insurance Committee

The provision for local administration through the Insurance Committee set up in each county and county borough really constitutes the backbone of the Health Insurance scheme for these committees undertake the management of the approved societies, and the deposit contributors' fund, and they supervise the expenditure alloted to them for medical service, pharmaceutical supplies and costs of administration. They also make reports to the Ministry of Health as to the health of their own districts and demand from headquarters investigation of unusually high sickness and mortality. By statute minimum membership in these committees is 20, and maximum membership is 40, of whom three fifths must be members in good standing, elected by their approved societies in the county or county borough; and one fifth of whom (two must be women) are appointed by the local county or county borough council.

The remaining fifth calls for two practising physicians appointed by the Local Medical Committee; one practising physician appointed by the county or county borough council; and the other members appointed by the Minister of Health who must name at least one physician when the Insurance Committee has a membership of 25 or more.

Local Committees and Sub-committees

The Local Medical Committees referred to are made up entirely of doctors, part of whom are private and part of whom are public practitioners. By statute they are required to be consulted by the Insurance Committees in regard to the administration of medical benefits. There are Pharmaceutical Committees which function with respect to pharmacists as the Medical Committees with respect to the administration of medical benefits. There are consultative and review boards known as Panel Committees. Under the Insurance Committee for a county or county borough, there are many sub-committees such as: Medical and Pharmaceutical Sub-committee, Finance Sub-committee, the Allocation Sub-committee etc.

Special questions which arise and which cannot from their nature be settled by the Insurance Committee, are referred to the Minister of Health, whose decision is final except that there may be appeal to a judge of the High Court.

Sick Benefits

Sick benefits are weekly payments to compensate for loss of time and they are received for all illness except for such accidents and industrial diseases as are eligible

for compensation under the Workmen's Compensation Bill. No benefit is paid until 6 months after entrance to the insurance system and until at least 26 contributions have been paid and then at a reduced rate of 9 shillings for a man, and 7 shillings 6 pence for a woman. The regular benefit beginning on the fourth day and up to a maximum of 26 weeks is paid to members in the insurance system after at least 104 contributions have been paid, and is 15 shillings for a man, 12 shillings for an unmarried woman, and 10 shillings for a married woman. Should there for many reasons be arrears in payments the benefits are correspondingly reduced. There is adequate provision for "franking" insurance cards when payments of contributions is excusable during periods of illness and unemployment and for making up payments in arrears in order to avoid loss of benefit.

A member in applying for sick benefit secures from his doctor a "certificate of incapacity to work". If the illness continues longer than a week a second certificate is issued and must be checked for every week during the duration of the illness. There are certain rules established by the societies which must be obeyed by the insured member receiving benefit. For instance, the society determines whether he is free to move about if not confined to bed but unable to work; it forbids substitute work, unless prescribed, while receiving benefit and insists on obedience to orders of the physician.

Disablement Benefits

When a man has received 26 payments under the sick benefit and is still unable to work, he automatically becomes eligible for a disablement benefit at a reduced rate which continues during the entire period of his disability or until he becomes eligible for a pension at the age of 65. At present this amounts to 7 shillings 6 pence for men, 6 shillings for unmarried women, and 5 shillings for married women. No disablement benefit is paid, however, to those who have been insured less than 104 weeks.

Maternity Benefits

Under the original bill the maternity benefit was given, like the sick benefit, after 26 weeks of contributions. In 1918 at a time when there was abnormal drain upon the fund for maternity benefits the number of payments for eligibility was increased to 42. The maternity benefit is paid to the insured man on behalf of his wife, or widow, or to the insured woman who is unmarried. If the wife of an insured man is working and is therefore herself insured she is entitled under the law to a double benefit in which case she cannot return to employment during the 4 weeks immediately following her confinement. In all cases the benefit granted to the woman is in cash. The wife or widow, in case of a posthumous child, of an insured man or an unmarried woman receives a lump sum payment of 40 shillings. If the wife of an insured man is also insured her allowance for maternity benefit amounts to 80 shillings.

Additional Benefits

In addition to the 4 regular benefits for medical aid, sickness, disability and maternity, there are very interesting supplementary or additional benefits which vary with the funds declared available when the finances of each approved society are checked up at regular 5 year intervals. The range of use for the disposal of such funds is regulated by law within the prescribed range though considerable initiative is left to each society as to what form of additional benefit the disposal shall take, whether such extra funds shall be used for increasing regular benefits or waiving of the 3 day waiting period; or whether they shall be used for treatments not expressly offered by the act such as dental, surgical or ophthalmic treatment. Such available surpluses are expected to be spread uniformly over the entire period until the next audit. There are many criticisms over the inequalities in Health Insurance benefits in England due to the varying size and character of administration of the approved societies. There has been some demand that the available surpluses of all societies should be pooled for equal distribution among all the insured. For these additional benefits, there are usually special qualifications such as extending the time of membership from 2 to 4 years before eligibility for cash benefits, and 2 to 3 years before eligibility for other benefits. However, special grants from these surplus funds may be voted by the society at any time to take care of excep-

tional cases of distress.

Special Consideration in Respect to Women

In the administration of the Health Insurance in Great Britain, it has been found necessary to give special consideration with respect to women. Because her wage is lower and because circumstances of her occupation offer more wages in kind, to supplement wages in cash, contributions and benefits have been lower than those for men. However, experience has proved women to be greater insurance risks than men. It was deemed expedient in 1932 to make a reduction by about 16 2/3% in benefit payments to married women workers. It has also been necessary to set up a special "class K" for the insured woman worker who gives up her job at marriage or whose continued absence of 8 weeks during the first year of marriage declasses her as an employed contributor. This class of women receive benefit for sickness subject to the usual regulations for a minimum of 6 weeks plus medical benefit for the 12 months and continuing to June 30th or December 31st in their order of occurence after transfer to class K. After 12 months dating from the 8 week period of absence there is no further claim to benefit. Maternity benefit in her own right is guaranteed for a two year period following marriage. The woman who marries and gives up her employment loses membership in her society but may be reinstated upon application if she returns to work.

Class K

In the original set-up there was provision for re-

Arrears

ducing benefits to those in arrears and also for generous redemption of arrears upon reemployment. By 1928, before it had become fully evident that unemployment was chronic instead of temporary, an amendment freed the insured worker from payment when unemployed. During the next 4 years the volume of unemployment and the greatly increased percentage of illness constituted so heavy a drain upon the funds that it was necessary to ensure the solvency of the funds as well as provide justice for the unemployed. Since 1932 the unemployed man has been granted half credit and has either had to pay the remainder from some source or receive part payment of all except medical and maternity benefits.

Contributors who recover compensation or damage under other acts, such as the "Workmen's Compensation or Liability Act" do not recover under the "National Health Insurance Act" unless the aforesaid compensation is less than what the member would receive under the sick or disability benefit in which case the difference is made up to him from the Health Insurance Fund.

Statistics

In December 1933 the number of insured workers in Great Britain and Northern Ireland was 18,481,000. The total cost for sickness benefit was 11,337,000 pounds and for disablement was 6,106,000 pounds. 2,603,000 pounds were expended for additional benefits. In that year employers contributed 12,998,000 pounds; workers contributed 12,752,000 pounds; and the government, in-

cluding administration expenses, paid 6,009,000 pounds. Thus handsomely the British Government helps the worker to meet the vicissitudes of illness, protects him from the excessive loss of wage during incapacity and conserves his savings. All this is accomplished without loss of dignity since benefits are given subject only to prescribed regulations as to contributions and eligibility for the various types of benefit, and there are no embarassing questions as to "need" or "means".

Part IV

OLD AGE AND WIDOWS' AND ORPHANS' PENSIONS

As labour became more articulate in government, resentments long unvoiced except in intimate circles began to be freely expressed. This was the impelling force behind many of the social service reforms of the Asquith premiership 1908-1916, one of the first of which was an Act of Parliament providing pensions instead of Poor Relief for dependents over 70 years of age.

Historical Background

Old age dependency had become a serious problem as the country became highly industrialized. In the age-old era of hand industry the later years had a dignity even for the less privileged classes. Family ties were closer, judgment and skill and experience accumulated during a long life time were assets to be handed on by the aged and gratefully received and heeded by the younger members of the family. When production never quite caught up with consumer needs old people were not brushed aside because output was slowed up. There was plenty of room by the fireside of rural homes and many odd jobs suited to the elder members.

By the 19th century among the working people old age was no longer looked upon as the glowing sunset period of a lifetime. City families in crowded tenements had scant and often grudging room for aged dependents. Often this latter attitude was due to the fact that the inelastic worker's income could not be made to stretch

to both the care of dependents and the adequate education of the children. The standardized production of machines required the steady hand and keen sight of youth rather than skill and experience. It became increasingly difficult to keep a job after the age of 60 or to get a new position after the age of 40. Savings were wiped out by periods of unemployment, sickness, and economic depression which caused businesses and banks to fail. Thrift became difficult since consumer wants had increased with production and high pressure salesmanship easily broke down resistance especially in the buoyant years of youth when old age is a distant shadow of unreality.

In the early Poor Relief in Tudor times, as we have previously noted[1], there was no stigma attached. Later Stuart and Hanoverian "repression" and "deterrence" policies made the lot of the deserving aged which form so large a number of the dependent classes most unenviable. Despite regulations to the contrary, poor houses sheltering persons of both sexes and all ages -- social incapacitates and degenerates as well as the more self respecting aged who became dependent after a lifetime of usefulness and activity -- were bound to be breeding places for dirt, foul smells and vicious diseases most repugnant to the latter group.

There is evidence that the mechanization of industry and advance of science had not progressed very

[1] Supra: p. 5

far in the era of steel before old age dependency was viewed as an alarmingly serious problem by both philanthropists and economists. Before that, as early as 1833 an Act of Parliament set up a special department in the National Debt Office for the sale of annuities of 20 pounds or less either by payment of a lump sum or by the installment plan. Later legislation permitted 100 pound annuities to be purchased. In 1864 the Postal Savings Bank offered a similar opportunity to save for old age by purchasing annuities or benefits maturing at the age of 55, 60 or 65. This government service had a limited use, only about 21,000 annuities having been purchased by 1890 and most of those by the middle class. The working people, in the next 25 years, turned rather to the private insurance schemes set up by their Trade Unions and Friendly Societies. The first Parliamentary issue over old age pensions came in 1879 when a scheme was offered by Canon Blackley. This was followed by a plan worked out by the National Provident League and another commonly known as the Chamberlain Scheme. The latter was devised by a sub-committee including the energetic Mr. Joseph Chamberlain, under the Voluntary Parliament Committee. A plan offered by Mr. Charles Booth was the most popular of all since it offered a universal pension plan without a means test and at the age of 60. Mr. Booth assisted by Mr. Arthur Acland had made a sympathetic and serious survey into the conditions of Eng-

Early Legislation

Increased Parliamentary agitation in last quarter of 19th Century

land's aged poor.

The romanticism of the late 19th century as well as the increasing power of labour made fruitful soil and agitation on behalf of the aged poor continued to grow. The Poor Law Reform Association offered a remedy. There was another sponsored by the Reverend W. Moore Ede which was offered to the British Association in 1893. There was a Royal Commission appointed in the same year and reporting in 1895. The so-called Rothschild Committee appointed in 1896 rendered a report in 1898. A Mr. Chaplin's committee made certain financial proposals in 1899 which were reviewed by a select committee in the same year.

In 1903 another select committee advised that some old age pension plan could be made practicable and a new Departmental Committee was appointed to consider costs. The estimated cost for pensions of over 10,300,000 pounds provoked discussion and further delay though a motion passed in the House of Commons in 1906 to the effect that a measure was needed that would provide funds out of taxes for the much desired pension legislation. The report of the Royal Commission on the Poor Law and Relief of Distress was made after the Mr. H. H. Asquith budget speech and the "Old Age Pension Act" of 1908 had been passed. The year 1908 was a particularly opportune time since in that year Mr. Asquith could show a surplus of 4 3/4 million pounds applied toward the reduction of

Passage of Old Age Pension Act in 1908

the national debt and his estimated revenues for 1909 would permit the lowering of the unpopular duty on sugar besides leaving surplus enough for the first quarter's Old Age Pensions. The full implications of the act were probably not generally recognized until 1909 when Lloyd George, in support of Old Age Pensions and determined on the passage of further legislation even at a time when army and navy budgets were at peak points, purposed to shift some of the tax burdens to the rich by imposing graduated income taxes and special taxes on motor cars and undeveloped properties. The "Old Age Pension Act" as passed in 1908 provided for straight pensions of 5 shillings weekly paid for by the state on a non-contributory basis for those whose income at the age of 70 amounted to not more than 31 pounds 10 shillings yearly; and for a sliding scale downward to 1 shilling for those with private income of more than 8 but less than 13 shillings weekly. By an amendment in 1919 Old Age Pensions are paid to persons whose incomes are less than 49 pounds 17 shillings 6 pence a year; and the amount of the full pension was at that time increased from 5 to 10 shillings weekly. To encourage thrift a deduction of 25 pounds plus was allowed in 1919 and increased in 1924 to 39 pounds. Thus if a person has investments bringing in 59 pounds, a sum large enough to disqualify under the original interpretation of the law, his net income in determining his "means" is considered to be

Benefits

20 pounds which entitles him to the maximum non-contributory pension of 10 shillings weekly.

Eligibility for Old Age Pensions

In determining eligibility for Old Age Pensions there must be qualifications other than the amount of income. The claimant must offer satisfactory proof of age; he must have been a British subject for at least 10 years; he must have lived at least 12 years in the United Kingdom since the age of 50, if he is a natural born British subject, and at least 8 years if he is a naturalized British subject. There are certain enumerated exceptions such as employment abroad in the service of the state, work abroad to support dependents at home etc.

Procedure

Claims for the Old Age Pension must be filed with a local Pension Commissioner, often a woman, appointed by the Customs Commissioners who have the general administration of the scheme. They are then investigated by an officer of the Treasury Department. Upon proof of eligibility the pensioner is given a book which he presents at his local post office where he is paid weekly in advance.

The operation of the Old Age Pension scheme adopted in 1908 and amended in 1911, 1919, 1920, 1924, and 1925 is proving to be much more expensive than was anticipated at its inception. In addition to increases in pensions previously noted under the 1919 amendments, the non-contributory Old Age Pension scheme has been expanded to cover new commitents. In 1920 the age limitation for natural born British blind subjects was reduced from

Coverage Increased by Amendments

Pensions for Blind

70 to 50 years, provided the person had then resided in the United Kingdom 12 years after the age of 30. After 1925 persons who qualified for the Contributory Old Age Pension scheme provided for in that year automatically graduated into the original Old Age Pension scheme at the age of 70 but without any restrictions as to "means" or "residence" (provided residence be in United Kingdom), each receiving the maximum 10 shillings weekly thereafter until death. This latter group comes under the Administration of the Department of Health though the pensions are paid from funds derived from yearly grants under 1908-1924 Old Age Pension legislation. These constitute the major portion of the wage-earning group leaving the small shop keepers and others not working on an employer basis roughly estimated as 1/2 to 3/4 of a million as future applicants for pensions under the original limitations as to income and benefits on a sliding scale varying with the amount of income.

Unrestricted Old Age Pensions under 1908 to 1924 Acts

The original "Old Age Pension Act" fell far short of the ideals of Booth, other humanitarians, and the Labour Party as to age and income restrictions and as it worked out aroused much ill will and resentment on the part of superannuated workers who felt themselves subjected to indignity by the "means" test whose searching inquiry into bank accounts and private affairs violated British reticence. So in 1925 a Contributory Old Age Pension scheme was enacted, covering the same group of

Contributory Old Age Pensions

workers entitled to Health Insurance and using the same machinery for administration. Persons who are exempted under the "Health Insurance Act" are also exempted under the "Widows', Orphans' and Old Age Pension Act" of 1925. There are also "exceptions" under these acts in which cases the Minister of Health grants a certificate of "exception" in employments "under the crown" and in such companies, as for instance Railways, where the terms of employment secure benefits to employees equivalent to those under the pension acts. This act provided for pensions on a contributory basis between the ages of 65 and 70 and, as we have noted before, amended the Old Age Pension Act so as to entitle a very large group over 70 to pensions unrestricted as to "means" or "residence".[1] By this act also widows and orphaned children of workers were entitled to pensions. The act itself is entitled "The Widows', Orphans' and Old Age Contributory Pensions Act". Under the act contributions began at once in 1925, the unrestricted old age pensions to persons of 70 years of age or over began in 1926 and the payment of old age pensions began in 1928. The act on the whole is administered by the Ministry of Health under whose authority contributions are assessed and collected by means of the sale of stamps and such contributions recorded by approved societies.[2] Local Authorities are appointed to supervise and they in turn appoint committees for the actual performance of duties under the act.

1 Supra: p. 62

2 Supra: p. 44

Joint Responsibility of Employer and Employee

As in the Health Insurance Plan the employers and employees have a joint responsibility in the payment of contributions for all manual workers and for non-manuals with income less than 250 pounds, beginning at the age of 16 and continuing to pension age at 65. Persons once insured may continue to pay benefits on a voluntary basis if and when wages are increased beyond the limit prescribed. The employee may, if he wishes, continue to work after the age of 65 in which case he begins to draw his pension from the date on which he qualifies. In this case his contributions cease but the employer continues to pay.

Contributions

The contributions are on a flat rate basis of 4 1/2 pence each for the employed man and his employer and 2 pence for each employed woman and 2 1/2 pence from her employer. These contributions are collected simultaneously with health insurance payments which together amount to 9 pence each on behalf of employer and employee, totaling 1 shilling 6 pence for each qualifying male worker; and in the case of the employed woman they amount to 7 pence for the employer and 6 pence paid by the worker, totaling 1 shilling 1 pence. In the case of the woman's total contributions for Health and Old Age Pension, 4 1/2 pence represents the contribution total for pension insurance and 8 1/2 pence for health insurance. In the case of men the total contributions are divided equally for health and old age insurance.

It was proposed to make the pension plan self supporting eventually even for pensions paid after 70 to those who had been contributors and to this end provision was made in the original act for increasing contributions 2 pence each for men and 1 pence each for women in 1936, 1946 and 1956. Investment of funds is entrusted to the National Debt Commissioners whose investments are restricted to "certain classes of preferred securities".

Though the scheme was thus predicated on an eventual actuarial basis it is obvious that for several reasons it would not soon approximate or ever actually become divorced from government assistance. In the first place an enormous deficit was set up by the almost immediate payment of non-restricted pensions to those who were qualified at 70 to transfer from benefits under the contributory to the benefits under the non-contributory pension scheme set up by 1908 to 1924 legislation. Secondly the scheme was on something like an actuarial basis only when workers entered at 16 and continued to pay benefits until the pension age of 65, whereas the government assumed an initial deficit by insuring millions of workers over 16 and beginning to pay them pensions in 1928 before their contributions had built up anything like the necessary reserve. A third reason for a huge deficit was the inclusion in 1930 by the "pension Act" of 1929 of benefits for 500,000 aged wives, widows and orphans for whose pensions no contributions were ever paid. To

Initial Deficit

actually set up this reserve was beyond the ability of a government weighed down by war debts and unemployment grants. Instead it was decided to let the deficit remain outstanding and instead to make an annual payment equivalent to the interest on the debt set up by the inauguration of payments before the proper reserve was built up. In brief, the reserve fund will always be "in the red" by the grant from the Exchequer which was set at 4,000,000 pounds annually for a ten year period after which Parliament could increase the grant if it deemed it necessary. As a matter of fact the grant had to be increased in 1930 as a result of the further extension of benefits. Under an Act in 1929 Parliament provided for further annual increases beginning in 1930, which are designed to reach their maximum in 1943 when the Parliamentary grant for contributory pensions alone is expected to be 21,000,000 pounds. These grants do not cover the unrestricted pensions to those over 70 paid out of the current revenue provided for in the yearly budget along with the restricted old age pensions received by those who were not eligible for contributory pensions.

Grant from Exchequer

Old age contributory pensions of 10 shillings are paid to insured men and women between 65 and 70 who qualify in respect to length of time insured and number of contributions made within a prescribed time. The recipient of a benefit must have been in the Health Insurance scheme for at least 5 years before claiming a pension

at 65 during which time he must have paid at least 104 contributions of which an average of 39 contributions must have been paid in each of the last three years preceding the claim to pension -- though generous allowance is made in these years especially in the case of 10 years Health Insurance prior to the age of 60, and considering contributions to have been paid during illness or genuine inability to find work. An equal pension of 10 shillings is given to an uninsured wife of an insured man of 65 provided she too is of pensionable age. Widows of insured men receive a pension of 10 shillings together with 5 shillings for the first dependent child and 3 shillings for each other child up to 14 years of age, or if they elect to remain in school up to 16 years of age. If a widow remarries her allowance ceases. The pension for dependent children continues. To each full orphan of an insured parent 7 shillings 6 pence is paid weekly up to the age of 14 or to the age of 16 if the child remains in school.

Disqualification

There is disqualification under the "Widows', Orphans' and Old Age Pension" legislation for permanent institutionalism in a mental hospital under the Poor Law, imprisonment and in the case of a widow "cohabiting with a man as his wife".

Conclusion

The "Contributory Widows', Orphans' and Old Age Pension Scheme" only professes to provide an assured minimum; it does not profess to cover every case, a

fact testified to by the fact that in the year 1933 there were over 70,000 widows receiving full domiciliary relief under the Poor Laws and 50,000 widows receiving Old Age Pensions were receiving some relief under the Poor Laws. Many employers, estimated at about 1500, in recognition of the inadequacy of the 10 shilling pension have set up private industrial pension plans for the dignified retirement of superannuated workers.

Part V

EMPLOYMENT EXCHANGES

Unemployment Exchanges.

Report of Royal Commission on Poor Laws

In February 1909 the comprehensive "Majority Report" of the Royal Commission on the Poor Laws[1] offered a keen analysis of unemployment, pointing especially to three facts: first, the necessity for more training for labourers now likely to be thrown out of work at an early age due to failure to understand and adapt to changes in methods of manufacturing; second, the extreme difficulty in the replacement of masses of unskilled labour periodically thrown out of work; and third, the inadequacy and demoralization of previous legislation in dealing with unemployment. The Report offered several remedies in the forefront of which was the creation of Labour Exchanges. It also advocated Unemployment Insurance and more education. The Minority Report, far too ambitious and impractical, as well as radical, to have any hope of adoption, was in entire agreement in the matter of the desirability of establishing the Labour Exchanges.

In a long explanatory speech before the House Mr. Winston Churchill, in May 1909, introduced the "Labour Exchanges Bill" as a beginning toward the adoption of the measures urged in the Majority Report. He called attention to the approval of such a policy recently registered at a conference of Trade Unionists, the considerable sympathy for the measure on the part of some of

[1] Supra: p. 59

the opposition members, the confidence in the soundness of the scheme expressed by prominent economists, and the success of such exchanges in Germany and other European countries. He noted that the national character of modern industry required mobility of labour and information reliably assembled from time to time on the state of employment, both of which needs he felt could be met by a system of Labour Exchanges. He did not profess to believe that employment would be increased by such exchanges but that Labour would be better organized, that the scheme would "reduce the friction which has attended the working of the existing economic and industrial system" and that "in proportion as this system comes to be used, it will afford us both accurate contemporary information about the demand for labour and the quality and quantity of that demand, as between one trade and another, and as between one district and another and as between one season and another and one cycle and another. It will enable us to tell workmen in search of work where to go, and it will enable us, which is not the least important, to tell them where not to go"[1]. He added that the Labour Exchanges would be indispensable to the proposed scheme of Unemployment Insurance.

Introduction of Labour Exchanges Bill

In its progress through the House the bill met with some scepticism but little if any aggressive opposition from the Conservatives and had the support of the Labour members. It was passed by the House in July and by the

[1] Cited in Hayes, British Social Politics p. 194

Lords in August, 1909. Under it Employment Exchanges administered by the Board of Trade first began to function in 1910. There was some precedent upon which to base the organization of the first Exchanges, the Board profiting by the experience of the unpopular private fee-paying employment offices; the Labour Bureaux which had been established in London under an act in 1902; and the Distress Committees set up under the "Unemployed Workmen Act" in 1905. The Board of Trade was empowered to take over the Labour Bureaux and by February, 1910, had established 61 of the 250 Labour Exchanges at first provided for under the Act. With the advantage of centralization linking up local Exchanges with Divisional and National Clearance Houses, the work of the Exchanges has served to make even more precarious the life of the private fee-paying agencies, long unpopular, at one time threatened with abolition and now strictly licensed.

Organization of Employment Exchanges

It was significant for the success of the project that the first director of the Labour Exchange Department of the Board of Trade was Mr. William H. Beveridge who was familiar with the working of the London Bureaux and the problems of unemployment. Now Sir William Beveridge and probably England's leading authority on Unemployment[1], he serves as the Chairman of the Statutory Committee under the "Unemployment Act" of 1934. At first there was a tendency to use ex-Trade Union Officials largely because the success of the scheme depended in

Exchange Staff

[1] Author of Unemployment: A Problem of Industry.

part upon its amicable relations with the Trade Unions and partly because some of the officials had accumulated experience in the placement activities of their unions. The staff is now pretty generally recruited under the British Civil Service and numbers about 3,000 at headquarters and 10,000 employed in the 400 exchanges and 800 branch offices. This large staff as compared with only 1481 in 1912 is accounted for by the burdens assumed under the Health Insurance. Much of the success of the Employment Exchange depends upon the personality, good judgment, tactfulness, and infinite patience of these officials. They must command the respect and confidence of both workers and employers.

Administration

As organized under the Ministry of Labour by the Act of 1916 there are seven Divisions, each with a Division Controller, for the administration of the Unemployed Exchanges. The main office of the "Employment and Insurance Department of the Ministry of Labour" is at Whitehall, London. The Divisional Office has supervision of a group of Exchanges, each of which in turn supervises its Branch Offices.

Local Committees

Replacing the early Advisory Boards, there is now an unpaid local volunteer Employment Committee for the consideration of special problems which arise in connection with the administration of the Exchange. The chairman of each committee, appointed by the Minister of Labour, is bound to select representatives of both

employers and workers together with others -- about one third of the whole number -- who have special local knowledge or interests. Often such members are taken from the committees of local relief agencies with the purpose of preventing duplication of services. There

Sub-committees

are Sub-committees which are called "Rotas" and consist of an equal number of employer and worker representatives of the district covered by the exchange. Joint committees tend to arouse interest and stimulate confidence and respect for the services the exchange is trying to render. Members of all committees are subject to the approval of the Minister of Labour. Except under special circumstances there must always be a Women's Sub-committee for the consideration of the problems involved in the employment of women. The Minister of La-

Duties of Chairman of Local Committee

bour usually appoints as chairman of each Local Committee an outstanding man who is well acquainted with the business and labour problems of his district; who has vision and initiative in building up closer cooperation between his office and employers and workers; and who, above all, is capable of objective decisions. He must have a high grade of intelligence and, by every means at his command, keep informed as to the state of the labour market in his district. He should also have such knowledge of national and international conditions as will enable him to advise intelligently concerning such vital matters as inland and overseas migration.

The character of the officers and committees connected with the Exchange are not the only factors involved in its success. A well organized Exchange increases its efficiency. There are always separate sections for women and also for juveniles where the placing service has not been taken over by the local Education Authorities under the "Education Act" of 1921. Whenever finances will permit the Ministry of Labour encourages further division which will permit some of the staff to specialize on knowledge of the economic and trade conditions of certain industries. It would probably be better still to have special exchanges for special industries but financial considerations prevent this except in large cities like London and Glasgow. In London special agencies have been established for women workers, with further division into skilled and unskilled sections; for the Building Trades and for the Hotel and Catering Trades. In Glasgow there is an exchange which acts as a clearing house for Scotland in respect to the unemployment of domestics and those engaged in the Hotel and Catering Trades.

Special-ization

Physical Aspects of Exchanges

The Exchanges and especially Branch Offices have sometimes been hampered by location in extremely poor districts, and by premises whose exteriors are so gruesome and uninviting as to repel custom. Often they have been housed in old disused office buildings, empty warehouses and idle factories. In such Exchanges, which

must usually deal with all types of workers seeking employment from the poorest group of casual workers to skilled technicians, unless great care is taken in cleaning, fumigating, etc., workers and employers alike are often alienated by dinginess, bad odors, and dirt. It is especially necessary for the building to be so identified by large and well lighted signs as to be easily found. Fortunately some Exchanges are in good buildings and cheerful environment. In all cases it is the responsibility of the Office of Works to provide quarters for the Unemployment Exchanges.

Attitude of Skilled Worker

It is the skilled worker and the employer who must be especially wooed to the use of the Exchange which has had to overcome prejudices such as belief that it could not offer any except the roughest kind of work; unwillingness to rub elbows with the unskilled; and antagonism for bureaucracy. However distasteful it may be to them non-manuals who earn 250 pounds or less have been forced to make use of the Exchanges by the compulsory Unemployment Insurance regulations. In the larger areas where there are separate sections and waiting rooms for salaried workers there has been more use of the Exchanges by the higher paid group.

It is obvious first and last, that, since there is no compulsory notification of vacancies in Great Britain the degree of success of the Exchange depends almost entirely on the degree of employer cooperation. The em-

Attitude of Skilled Worker

ployer, especially hating bureaucracy and resenting particularly the time he considers wasted in interviews with government inspectors, is frequently non-cooperative and occasionally hostile. Sometimes this hostility has been induced by unfriendly newspapers and other publications whose income from the "Help Wanted" section has been reduced by the government employment activities. Sometimes he just doesn't bother to contact the Employment Office trusting to haphazard methods of filling vacancies; often he is prejudiced by some traditional scheme of hiring or by unfortunate experiences with officials or unsuitable applicants from the Exchange. Often in the early years and sometimes now in the case of small employers it is found that the employer just doesn't know about the Exchange. On the other hand there are thousands of public spirited employers ready to cooperate. The fact that some of the large employers have been of this type and have served on the Local Committees has contributed much to the increased use of the Exchanges even during a period when the depression has brought to the factory gate a waiting line from which to choose. It is estimated that the exchanges fill about 25% of the industrial vacancies. The employer most often notifies the Exchange of vacancies by telephone, letter or telegraph. Sometimes he goes in person, and there is usually a private room and often a private entrance for employers. They expect "red tape" to be cut, demand immediate attention

Employer Cooperation

Employer Cooperation

to their needs and a minimum of delay in finding out whether their position can be satisfactorily filled by a worker from the Exchange.

Advertising by Exchanges

Exchanges have solicited notification of vacancies by extensive advertising. This has taken the form of insertions in the "Help Wanted" Departments and by direct advertisements in periodicals; by a continued stream of short notices and items in the local press and longer articles in trade magazines; by placing posters wherever most likely to attract attention of employers; and by lectures before organizations. Some Exchanges have special canvassers and in others certain persons on the regular staff, often managers, spend part of their time

Canvassers

contacting employers for vacancies and getting valuable information. The divisional controllers assume responsibility for the canvassing recognizing it is a task that demands both tact and shrewdness and that a mistake in choice of canvasser can do great harm.

Problem of Contacting Agricultural Labourers

Agricultural Employers have been found to be among the most difficult to contact because they are so widely scattered and ultra conservative. They have usually not lived in groups large enough to give the social viewpoint and since a goodly portion of their income is often "in kind" and not "in cash" small farmers, especially, are likely to resent government activities which raise the rate. This failure to use the Exchange is frequent despite agricultural labour shortage. In England as

elsewhere the trend has been toward industry and the city, and the result has been a prevailing decline in agriculture. Often the need is seasonal and distance makes it difficult to contact the necessary supply of workmen. However, the Exchanges have expended much effort in contacting the agricultural employer with some degree of success. Recently, in May 1936, as a result of the "Unemployment Insurance (Agriculture) Act" passed in 1935, many agricultural workers previously uninsured have been brought under the scope of the Employment Exchanges, though it is to be noted that the difficulties encountered have made it necessary to make special regulations as to contributions, payment of benefits and accounting. Casual Agricultural Labourers remain outside the insurance system, so with them the use of the Employment Exchange is still voluntary.

Inclusion of Agricultural Labourers in Unemployment Insurance Bill 1935

Problem of Domestic Servants

The matter of placing domestic servants, many of whom depend entirely upon fee-paying agencies, has always been a very special problem for the consideration of the Local Committees, the Exchange Manager and the Industrial Transference Board. Applicants usually have little occupational training and regard domestic work only as an unavoidable temporary substitute for industrial work which allows more freedom. Personal private interviews are essential though not always possible for satisfactory placements since close contact in a household necessitates vital attention to personality, health

and personal habits as well as ability to perform the required work. As a rule, in general Exchange work, references are bothered with but little and by regulation are never sought without the consent of the applicant except in the case of domestics who furnish the Exchange with names of persons who can make a statement as to character and degree of skill. Under the age of 21 the consent of parents must be obtained by the Exchange before accepting the registration.

Problem of Casual Worker

It has been found that by careful planning early seasonal fluctuations may be anticipated by the Exchanges and by the system of "Transference" casual work in various industries can be made to dovetail. In 1928, by arrangement with Canada 10,000 Britishers were sent out for the wheat harvest in the northwest, some of whom remained as permanent settlers. This matter of the "Casual Worker", however, presents to the Exchange its saddest and most difficult problem. Other than in agriculture the largest number of casual labourers is probably in the Port Industry. There is a distinction to be drawn between part time workers in "discontinuous" employments such as Building Trades and the "under-employed" such as dock hands. There are now special Local Committees to attempt to so regularize port work as to ensure a regular living wage, but added to difficulties encountered by the nature of the industry, progress is further impeded by economic nationalism which continues to deal death blows to

the export trade. While many of those listed at the Exchanges as "casual labourers" are really men genuinely hoping for steady work there are a good many also who are the driftwood of society unable or unwilling to work but induced into the Exchanges by the hope of Unemployment Benefits of one kind or another. The problem of the casual or part time labourers drifting about is unlikely ever to be completely solved. In December 1935 there were 77,000 persons, 75,000 of them men, on the Employment Exchange registers. Indeed there are those who maintain that industry and business can only function if there is a labour reserve upon which to draw during seasonal pressure. As an effort to alleviate the distress and difficulties of occasional workers there are several schemes worthy of study as having made some progress, among them the Liverpool Docks Clearing House Scheme, and one at Cardiff on behalf of ship repairers.

Registration

Careful registration of applicants for work is important and it is usually the clerk who sets down the applicant's answers to questions, on a prescribed form, asking for particulars as to his name, address, occupation preferred or for which he has ability and other information relative to unemployment insurance. The counters are arranged with a "flap" so that some semblance of privacy is obtained. Afterwards the vital facts are placed on index cards which have numbers according to trade and occupations within the trade and are so filed.

An individual form is placed under the heading of every occupation for which a man is equipped so that he will not be overlooked when there is a call for that type of worker. Such an index list is called the "Live" Register and the applicant's card remains there until he is employed or has failed to put in appearance at the office for several days -- usually about a week -- when his card is filed in the "Dead" Register.

Live Register

Application for Work

When a suitable job has been discovered for an applicant the exchange gives him an identification card to take to the employer and another card which the employer is requested to mail back to the office in the event that the worker is engaged. The worker is always told before applying the nature of the work, its probable duration, the amount of wages and other vital information about the vacancy. In the event that there is no suitable applicant available for the vacancy of which there has been notification, the Local Exchange canvasses neighborhood exchanges within a so-called Intensive Clearing Area. Such exchanges are kept in daily touch with each other. Further effort to fill the vacancy is made first in the "Divisional Clearance Area"and finally in the "National Clearance House" which assembles all information about unfilled vacancies in a publication called "The National Clearing House Gazette which is sent daily to every Exchange in the country giving notification of all known vacancies do-

mestic and foreign. There is provision for government assistance wherever an applicant is willing to take a job away from his usual range of employment. The aid rendered is usually in the form of railway fare but under exceptional circumstances cash is given. Some of this is expected to be paid back to the fund from which it is taken, the amount of repayment for the insured being 1/2 the sum gained by subtracting 4 shillings from the whole cost of transference.

The whole problem of transference of workers from one district to another has become exceedingly important in the years since the World War, particularly in mining districts -- the "Black Areas" -- which have become stagnant pools of unemployment. In a lesser degree in other heavy industries such as shipbuilding, engineering, iron and steel, there is a formidable surplus of labour which probably cannot hope for re-engagement except on a transference basis, usually to work in new industries. This mobility of labour is always difficult to effect because of attachment to neighborhood, investment in homes and property in their vicinity, and because of married female workers unwilling to chance employment in the district to which the husband might be transferred. An Industrial Transference Board was created in 1928 to assist in the transfer of workers mostly from the depressed areas in the North Country and South Wales where there has been contraction in the old industries to the south of Eng-

Transference

land where there has been little distress due to unprecedented expansion in new industries such as radio, electric refrigeration etc. Even the present armament activity promises little but temporary relief in a chronic situation. The government has made a rather ineffective effort to mobilize industry northward to the deserted towns whose siren's lure in the 18th and 19th centuries left deserted villages and rotten boroughs on an ebb tide. Now when the tide of industry is flowing southward leaving behind a wilderness of unemployed in the north the government has found that it can help most by the transference of labour. In 1935, there were 29,227 persons thus transferred from the so-called "Special Areas".

Special Provisions for Juveniles

In the transference scheme, government emphasis has been put upon young persons for whom there has been provided a special fund. Sometimes where wages for minors in the new areas do not provide adequate and respectable maintenance away from home, contributions to income as well as travelling expenses are paid by the government. There are also special employment centres for juveniles which provide not only service with respect to employment but which seek, especially in all depressed areas, to provide wholesome recreation in the way of reading rooms, sports etc. and to provide such guidance and encouragement as will help to keep the morale of the juvenile unemployed high. In 1933, through Juvenile Exchanges over 320,000 boys and girls were placed in positions.

Exchanges as Social Centres

Under the inspiration of the Industrial Training Board there has been further use of Employment Exchanges in establishing centres for women offering three months training in domestic science. For men, conditioning centres are provided where they may receive six months instruction in a new vocation in preparation for "Transference" or where after a prolonged period, perhaps years, of unemployment they may be reclaimed to physical and mental fitness. As a result of recommendations made by an Economic Advisory Committee reporting in 1932 advances from employment funds are now limited to 50% of of the cost of Overseas Migration and Settlement which is permitted either with or without government assistance under the "Empire Settlement Act" of 1922.

Evaluation of Unemployment Exchanges

On the whole it is safe to say that the Unemployment Exchange has rendered a great service entirely outside of its now most exacting task of administering the Unemployment Insurance Scheme. There are, however, many criticisms on the score that results have not justified cost; that some employers have endeavored to use applicants to break down wage scales and that some managers for benefits received have failed to make objective placements; that the whole system is bureaucracy verging on Socialism and ultimately destined to destroy individualism. There may be grounds for some criticism but many of these objections are exaggerated and some unjust. Besides the regular placement activities which have in-

creased greatly, unquestionably a great deal of valuable information has been compiled as a basis for consideration of the Unemployment Problem; and a great deal has been accomplished both in making labour more mobile and relieving gaunt cities of the north by the "Transference" scheme especially valuable for the hope of reclamation it has offered to the young people who have been removed to areas with at least a partial promise of giving an adequate and self respecting livelihood. As to the cost of administering the system, Margaret Bondfield, one time Minister of Labour for Great Britain, says, "It has been estimated that if one day is saved on the average for each unemployed workman placed by the Exchange the costs of placement are more than covered".

Unemployment Insurance

Introduction

It was never supposed or intended that the function of Labour Exchanges would be to create positions and of course they could not. They might and did speed up the process of bringing employer and worker together whenever a position was to be filled or even prevent some unemployment due to waste of time in filling positions which, if they remained vacant any appreciable time, might retard labour in consequent operations. Haunting fear of unemployment was part of the burden of life for the poorer classes. Often the efficiency of the workman was impeded not only because of fear but because long

periods of economic drought with short rations in food and clothing broke down both the physical health and the morale of the worker.

Causes of Unemployment

In the old agrarian economy the chief factor in unemployment was personal incompetency due to mental or physical incapacities or moral delinquency. It is to be noted that there is little unemployment now in "peasant" countries. Formerly there were dry and wageless periods which were accepted without much analysis as to cause due to conflicting traditional beliefs, first that poverty is the fate of man and secondly that there is always work for the man who wants it. In the last decade of the 19th century it began to dawn slowly upon the British consciousness that chronic unemployment was due largely to the nature of industrial economy with its trade fluctuations arising from trade cycles, still more or less inexplicable though proved to have been almost rhythmic for the past hundred years; to the uneveness of trades which have high and ebb tides as the seasons change; to a known labour surplus as a result of improvements in industrial machinery; to a decrease in the death rate; and to the "laissez-faire" philosophy of a labour reserve to be called out by employers during rush periods. Not among the least of the causes now recognized as producing "depressions" are the financial incidents of industry -- over-capitalization leading to over-production, stock manipulation, and bad business methods

etc. The increasing ambition of nations to industrialize, inducing virulent rivalries, has brought cut-throat economic nationalism and wars which at first stimulate industry but leave devastation in their wake. One last major cause of unemployment is the social unrest rising from economic discontent and impelling strikes and lock-outs.

Distinction between Unemployable and Unemployed

We have already noted how vagrancy and pauperism were dealt with under the Poor Laws and how gradually the state began to make some distinction between the "unemployable" who either could not or would not work because of physical, mental or moral incapacity and the "unemployed" who were victims of an economic system which had no work for those who were both willing and able. It was not, however, until the beginning of the 19th century that the problem of insuring against out-of-work periods began to be seriously contemplated. The principle of insurance on a voluntary basis has not met valid objection since the days when ancient Babylonians and Phoenicians used Transport and Marine Insurance to protect their investments. Life Insurance has been known for three centuries and Accident Insurance seems to have been coincidental with the development of the railways in the 19th century. Already there had been some precedent for Unemployment Insurance in the out-of-work benefits paid by Trade Unions and in various schemes abroad whereby governments had made some provision for their

Precedents for Unemployment Insurance

workers during the periods of temporary unemployment. State subsidies to the unemployment funds of Trade Unions and other societies had been granted for some years by Belgium, Switzerland, Germany, Italy, France and Norway. In Belgium the Provincial Council of Liege voted sums to Trade Unions for their Unemployed Benefit funds as early as 1897 and other provinces followed its example. In some municipalities instead of such straight subsidies there was adopted the principle of insurance against the risks of industrial life. Such contributory insurance

Ghent Plan

was first undertaken by the city of Ghent as a result of the report of a Special Commission of Inquiry into the problem of Unemployment. The municipality set up and undertook the administration of a fund out of which sums might be paid to supplement the efforts of Trade Unions to take care of the needs of their members when out of work, or which could be used to directly supplement the thrift of individuals, who made specific personal effort to provide for the rainy day of unemployment, in the nature of deposits in the National Savings and Pensions Bank. There had been an unsuccessful attempt to make insurance compulsory in the town of St. Gall in Switzerland.

We see therefore that in the early years of the 20th century the principle of assisting the unemployed in one way or another out of state funds had become pretty general. The principle of employer responsibility for un-

Lack of Employer Responsibility

employment was practically non-existent, though there had been some slight attempt in Denmark, Spain, and Switzerland to make business assume some share of the burden. The failure to accept responsibility on the part of the employer was, of course, consistent with the whole "laissez-faire" attitude of the 19th century.

In 1911 under Part II of the "National Insurance Act," in which Part I dealt with Health Insurance for all manual and many non-manual workers[1], Great Britain inaugurated the system of compulsory insurance against unemployment -- the first nation to protect the worker against industrial risk by such a compulsory scheme. In Great Britain, however, the scheme at its inception was predicated upon its being compulsory, contributory, a three-fold responsibility of worker, employer and state, and limited in application. As to the last, in introducing the "Employment Exchange Bill" in 1909, Mr. Winston Churchill, discussing the matter of Unemployment Insurance, said, "There is a group of trades well marked out for this class of treatment. They are trades in which unemployment is not only high, but chronic, for even in the best of times it persists; where it is not only high, and chronic, but marked by seasonal and cyclical fluctuations, and wherever and howsoever it occurs it takes the form not of short time or of any of those devices for spreading wages and equalizing or averaging risks, but of a total, absolute, periodical discharge of a cer-

[1] Supra: p. 39

tain proportion of the workers... The group of trades which we contemplate to be the subject of our scheme are these: house building and works of construction, engineering, machine and tool making, ship and boat building, vehicles, sawyers, and general labourers working at these trades"[1]. These trades and these only were covered in the original Act of 1911, but this act was only the beginning of a scheme that has extended almost beyond recognition as Great Britain has continued to lead the way in experimentation along the lines of compulsory Unemployment Insurance. About 2,250,000 workmen were covered under the original act. Today there are more than 12,000,000 protected. The later acts and amendments have been so numerous and become so confusing and bewildering that within the scope of this project we can only touch upon the high spots by:

Limited Scope Unemployment Insurance Act 1911

1. Discussing briefly the original act of 1911
2. Explaining the degeneration of the original scheme beginning with 1920
3. Explaining the regeneration of Unemployment Insurance under the 1934 acts and discussing as briefly as possible the provisions under which it operates
4. Appending a chronological summary of the most important of the acts from 1911 to the present day.

The Act of 1911 compulsorily insured 7 groups of workers whose incidence of employment was greatest, by far the largest number being employed in building, ship

[1] Speech cited by Hayes, British Social Politics, pp. 201

Employer Participation

yard and engineering trades. The principle of employer participation was established to enlist his interest in the problem of irregularity and immobility of labour as well as in its financial aspects. To accomplish this, he paid a flat rate contribution equal to that of the worker but received a refund amounting to 1/3 of his contribution for every worker he continuously employed for a period of 12 months. The employed person over 18 years of age was required to pay 2 1/2 pence per week and the employer a like amount for each worker to which the state added a sum equal to 1/3 of the combined contributions. Thus a weekly premium of 6 2/3 pence was paid for each insured person. Under 18 years each worker paid only 1 penny with a similar amount paid by the employer on his behalf. To increase respect and popularity for the scheme further bait was offered in that both employer

Refunds

and worker were entitled to full refund if systematic part-time work, instead of lay-off, was organized during any period of depression. There was an element of endowment insurance for the owrker in that he was entitled to a refund of his contributions with interest -- 2.5% less benefits paid to him if at the age of 60 he had made at least 500 contributions. To encourage private thrift voluntary associations which gave unemployment benefits were to receive a subsidy from the state.

Almost before they had time to take root the Employment Exchanges were required to assume the burden of Un-

Administration by Employment Exchanges

employment Insurance. Despite the fact that their primary and original functions were to reduce the amount of casual labour and mobilize the workers more effectively they seemed to be the logical guardians for administering this new social service with its many problems and multiple regulations. Only the Exchanges seemed in any position to check the length of employment and unemployment and the validity of applications for claims to benefits which were to be paid an out-of-work person if he had not been replaced in industry within 6 days and if he fulfilled other requirements. A claimant had to prove that he had made at least 10 contributions to the Unemployment Fund.

Benefits

Upon qualifying, adult workers were given benefits of 7 shillings weekly and minors between 17 and 18 years of age received 3 shillings 6 pence. All benefits were paid upon the condition of 1 week benefit for every 5 contributions with a maximum benefit period of 15 weeks in any 12 month period. The framers of the 1911 act, of whom Sir William Beveridge[1] was one of the foremost, intended the insurance not as a subsidy for chronic unemployment but as a dignified actuarial device for tiding a man over periods of lay-off. It was felt that the solvency of the fund would be protected by the requirement that a claimant should have made at least 10 contributions, by the 6-day waiting period with the Exchange making every effort to provide work and by the 1 to 5 proportion with respect to benefit and contribution.

[1] Supra: p. 71

Source: p. VI

Early Success of Insurance Scheme Builds up Surplus

In the years between 1911 and 1920 the Unemployment Insurance scheme enjoyed a honeymoon period of prosperity since there was no corruption of the original principles and a large reserve was built up. Perhaps it is fair to state that during this period there was an unusually low rate of unemployment and during the World War practically none at all. Two changes were made before 1920, one to include 1,250,000 munition and war industry workers bringing the total insured up to 3,750,000, and another to increase the rate of benefit from 7 shillings to 11 shillings. The Unemployment Fund was not tampered with in 1918 when the government made provision for making out-of-work donations to ex-soldiers and citizens who might be thrown out of work by the adjustment of labour due to demobilization. From the Exchequer, under this out-of-work scheme, the government paid 22,000,000 pounds to civilians thrown out of war time industries who might otherwise, by the 1916 act, have consumed all the reserve built up between 1911 and 1920.

Out-of-work Donations in 1918 paid out by Exchequer

It was in 1920 that the real degeneration of the Insurance scheme began. The out-of-work donation was on a contributory basis and had rendered a minimum maintenance protection to large numbers. In answer to a very general demand the Unemployment Insurance Act of 1920 extended compulsory insurance protection to all manuals and to non-manuals earning not more than 250 pounds in practically all trades except agriculture and domestic ser-

Further Extension of Coverage

vice. The proportion between contribution and benefits was retained though rates for both were increased. There had been provision in the Act of 1911 for workers in trades where the incidence of unemployment was especially low to make special provisions for their own insurance by "contracting out" of the general scheme. By an amendment in July 1921 this permission was withdrawn. During the debate over the Act of 1920 England was still enjoying post-war prosperity, and in November of that year there was a surplus of 218,000,000 pounds in the Unemployment Fund.

Great Increase in Unemployment 1921 Wipes Out Surplus

Then came the sudden and unprecedented slump in employment with a consequent drain upon the Insurance Fund so great that by July 1921 the surplus was wiped out and a deficit established. Undoubtedly when the insurance scheme began to be seriously tampered with at this time there was a prevailing belief that hard times would not last and that any borrowing on behalf of the funds could be easily repaid from a new surplus that was bound to be built up. Therefore it did not seem unwarranted to try to make the insurance fund carry the relief necessary for the multitudes "stood-off" and unable to get new employment, and who under the Acts of 1911 and 1920 would not have been eligible to honorable maintenance at the expense of the Insurance Fund. Such maintenance outside of Poor Relief was demanded on the part of the unemployed and deemed expedient on the part of the government. To meet this demand the system of Transitional Benefits, sometimes

Degeneration of Insurance Scheme Begun 1921

Transitional Benefits

referred to as "extended" or "uncovenanted" benefits was inaugurated to pay benefits in advance of contribution! This was the beginning of departure from the actuarial basis and degeneration to "dole" though the latter term has never been in official use. At first transitional benefits were not supposed to be granted wholesale but at the discretion of the Minister of Labour. In 1924 the Labour Government abolished the discretionary power of the Minister and made Transitional Benefits a statutory right of the unemployed, paid for out of borrowings by the Unemployment Insurance Fund. These Traditional Benefits, wholly unrelated to the actuarial basis of the original scheme continued to increase the deficit in the fund until 1930 when they were assumed by the Exchequer. After November 1931 Transitional payments were greatly reduced since claimants for them were subjected to the "means" test. In 1922 the deficit was further increased by the fact that supplementary benefits for adult dependents and children granted as a temporary measure were now permanently written into the scheme.

Increasing Insolvency of Insurance Fund

With benefits out of all proportion to contributions, it is not surprising that in 1928 the Treasury advanced 40,000,000 pounds to keep the Fund in a semblance of solvency. Yet the raid upon the Fund continued. Upon recommendation of the Morris Committee in 1929 even the "genuinely seeking work" condition was dropped and the adult dependant benefit was increased. This was the result of

labour philosophy -- "under a rigid interpretation of this provision many thousands of workers in the depressed areas are deprived of benefits because they failed constantly to tramp the country side in all weathers, seeking work which everybody knew did not exist."[1] The Labour Government substituted in the new acts a reasonable safeguard against abuse for this provision. Length of benefit periods had been extended several times. A Royal Commission to enquire into the solvency of the Fund, making a temporary report in 1931, found it could now meet only half the charges against it and that it had already had a debt in excess of 80,000,000 pounds despite the fact that the Exchequer had assumed the Traditional Benefits in 1930. This was only the partial cost of "Minimum Maintenance" in a decade where rarely less than 12 to 13% of the normally insured workers had been unemployed. The true function of the Employment Exchanges had been set aside for Unemployment Insurance which in turn had ceased to function in its true character and acted rather as a national relief agency.

Preliminary Report of Royal Commission 1931

The country was at last aroused by the figures produced by the 1931 preliminary report of the Royal Commission and Parliament, by the "National Economy Act" in 1931, provided for 2 Orders in Council under which benefits were limited to 26 weeks in the year following the date of application. It reduced the main benefit by 10%, increased contributions, and as we have noted above ap-

National Economy Act 1931

[1] Record of the Second Labour Government; Labour Publications Department; October 1935

plied the "means" test for Transitional Benefits. It also made special regulations known as "Anomalies Regulations" which dealt with special classes. This legislation was regarded as a temporary expedient to bring the fund back to equilibrium while the Commission was preparing its final recommendations which came in due time and as a result of which the "Unemployment Insur-

Act of 1934

ance Act" of 1934 was passed. Part I of this act restored to the scheme the true insurance principles of the Act of 1911 and Part II provided for Unemployment Assistance outside the scheme for those who could not qualify under the Unemployment Insurance Regulations. In 1935 a further act consolidated Part I of the Act of 1934 with the more or less basic Act of 1920 and subsequent Acts between those dates.

Unemployment Insurance in Great Britain is now functioning according to the regulations incorporated into

Purpose of Act of 1934

Part I of the Act of 1934 which purposed to extend and improve state Unemployment Insurance, to make the Fund solvent at all times, to increase employability by more training, and to assume state responsibility for able bodied unemployed not qualifying for Insurance Benefits. It seems advisable to attempt a brief explanation of how Unemployment Insurance in Great Britain functions under this Act.

Scope

The scope of Unemployment Insurance now provides coverage for all persons between the school leaving age

(not less than 14 years) and 65, who are employed in occupations not specifically excepted in the Act. Provision was made for the Unemployment Insurance Statutory Committee created by the Act to report with respect to the 2 previously excepted trades of Agriculture and Domestic Service after a review of their special problems and to make to the Minister of Labour such suggestions as seemed practicable for including them under the Act. Agriculture was meant to include, beside those engaged in general farming, workers in horticulture and forestry. Such suggestions were to be reported to Parliament for action. It has been previously noted in the discussion of Employment Exchanges that these recommendations were made and followed by legislation in 1935[1] with the result that since May, 1936, domestic servants and agricultural labourers have been included under the Unemployment Scheme. There are still exceptions as follows; first, established Civil Servants, and second, some other persons provided there is a certificate of exception from the Minister which can only be granted to workers in Government Departments, Public and Local Authorities, Railway Companies (such as gas, water etc.) and Employers whose employees have superannuation rights under an act of Parliament. The certificate is limited to permanent employees in whose case the Minister is satisfied that insurance against unemployment is unnecessary and can be applied only to permanent employees who have completed

Inclusion of Agricultural Labourers May, 1936

[1] Supra: p. 78

three years of service in an employment scheduled in the "Employments Excepted"; non-manuals whose remuneration exceeds 250 pounds yearly; female nurses and probationers; regular soldiers, sailors and sea men; members of Police Force; teachers under an approved pension system; some persons who are casually employed for private purposes; some persons engaged in part time subsidary work; share fishermen; and in a few other cases.[1]

Anomalies

There is a difficult border line between "insurable" and "uninsurable" and in order to side-step "Anomalies" arising from the fact that some occupations in excepted employments are similar to those in the insurable employments, wherever possible the Minister is empowered to reconcile the differences either by including persons in excepted employments or by excluding individuals insured under the regulations.

Individual Certificates of Exemption

Individual certificates of exemption are granted subject to review from time to time for persons with an annual pension or income of 26 pounds outside of remuneration for work; persons in uninsurable occupations; persons who legitimately depend upon others for livelihood; persons engaged in seasonal occupations providing less than 18 weeks a year and not employed in any other insurable occupation. In the case of excepted persons the employer pays the regular contribution and the state adds one half the employer contribution. The worker in such occupations pays no contributions and receives no benefit.

[1] Ministry of Labour Report; Summary of Unemployment Insurance Acts 1920-1934 H. M. Stationery Office 36-116-0-34

Contributions

The present rate of contribution varies by age and sex as follows:

Age	Employers' Contribution	Employees' Contribution	Exchequer	Total
Males				
21 years and under 65	10 (pence)	10	10	30
18 years and under 21	9	9	9	27
16 years and under 18	5	5	5	15
Females				
21 years and under 65	9	9	9	27
18 years and under 21	8	8	8	24
16 years and under 18	4 1/2	4 1/2	4 1/2	13 1/2
Boys and Girls				
Under 16	2	2	2	6

The employer is responsible for both his own and his employees' contributions. He affixes stamps procurable at the post office to unemployment books issued by the Exchange in the name of the person employed and making provision for a year's contributions running from one July to the next. The employer deducts the contribution of the worker from his weekly wage and in cases where there is more than one employer in any one week the contribution is generally paid by the first. By special arrangements with the Ministry of Labour the employer may

save office work by stamping employment books in quarter- or half-year periods. There is a special book to be stamped for exempt persons. In the case of an employed person over 65 years of age, whether he does or does not receive an Old Age Pension, only the employer pays a contribution. Payments must be paid by British employers for workers abroad whose occupation would be insurable at home. In case of error arising in the payment of contributions refunds may be made either to employer or worker. In the case of the latter there is a deduction from repayment for any benefits that may have been received. There is special provision for the Admiralty, the Army Council, the Air Council and the Metropolitan Police to make a payment to the Fund together with the usual contribution of the Exchequer which credits discharged sea men in the navy, marines, soldiers, airmen and metropolitan police with contributions enabling them to receive benefit or transitional payments. There is also provision operative from September, 1935, for crediting a maximum of 20 contributions to Juveniles who continue to receive full time education after they are 16 years of age in the proportion of 10 contributions credited for less than 18 months of study, 15 contributions for more than 18 but less than 24 months of study, and 20 contributions credited for more than 2 years of additional training.

Benefits

Regular benefits are paid as follows to those between

the ages of 16 and 65 who have fulfilled all conditions[1] and are not disqualified for any cause.

Age	Weekly Rate (shillings)
Males	
21 years and under 65	17
18 years and under 21	14
17 years and under 18	9
Under 17	6
Females	
21 years and under 65	15
18 years and under 21	12
17 years and under 18	7 1/2
Under 17	5
Dependant Benefits	
Adults	9
Children	2

Dependant Benefits

Men under 18 and women under 21 who are entitled to dependant benefit are also entitled to full adult rates of benefit. Dependants are carefully defined, in the main including a dependent wife, a person in charge of dependent children, a husband dependent because of physical or mental infirmity, widowed mothers or step-mothers living with and dependent upon claimant, an unmarried mother or a mother with disabled husband if living with and dependent upon claimant. Dependant benefit can be claimed for only one adult dependent. Such dependents are not considered to be in "regular wage earning employ-

[1] Persons who work before they are 16 or after they are 65 do not receive benefit.

ment" or in " an occupation regularly carried on for profit" if weekly remuneration for work done is less than the dependent's benefit. It is allowable also to have one boarder in the family without in any way effecting benefit. Dependent children for whom 2 shillings a week are paid are those under 14 or under 16 if receiving regular instruction. Claims may be made for step-children, for adopted children or illegitimate children, for dependent brothers and sisters, for half-brothers or half-sisters or for step-brothers or step-sisters.

Waiting Period

No benefit is payable during a waiting period of 6 days after which there is no further waiting period so long as the unemployment is considered to be "continuous" which term has been defined to mean any 3 days of unemployment within 6 continuous days or any 2 periods of 3 continuous days not separated by more than 10 weeks. Sundays are ignored.

Conditions for Benefits

Before receiving any benefit certain conditions must be fulfilled, the most important of which are: first, the payment of not less than 30 contributions in the 2 years immediately preceding the claim to benefit, with the exception made requiring only 10 contributions from war veterans and permitting extension of time as far back as 4 years preceding the claim for payment of the 30 contributions, where the claimant has been incapacitated by sickness or has been some of the time in excepted employment. Second, that application is according to regulations --

that is, made at the Employment Exchange (or other approved office such as a Trade Union or Friendly Society) where the claimant signs all the necessary papers and leaves his unemployment book. A claimant is regarded as being unemployed if he is in casual employment which nets him less than 3 shillings 4 pence a day and if it is work that he could have done in addition to his regular employment. If he is not at work but receives wages he is not considered to be unemployed. The claimant must prove his availability and capacity for work and he must, if so required, accept further training. He is disqualified if he fails to apply for or refuses suitable work or does not follow suggestions made by the Exchange with a view to his replacement. He cannot qualify for benefit if his loss of employment is due to a trade dispute, though there is provision for benefits to be drawn if he can prove that he himself has not been in any way responsible for or participating in such labour difficulties or if he can show that the cessation of his work was due not to the participation of his branch of the work or his vocational group within the industry but to the fact that his work was retarded by the disaffection in other departments. To voluntarily leave a job without just cause or to lose it by misconduct disqualifies for benefit. An insured person may, however, refuse work offered by the Exchange if it is not "suitable" -- that is if the vacancy is due to a trade dispute or if the new employment is of

Disqualification

the same kind and in the same district as the old but offers a lower wage or less favourable conditions; or if the employment offered is in any new district at lower wages or poorer conditions than those prevailing in the locality for that type of work. After a sufficient lapse of time during which the Exchange tries to place an insured person in his usual occupation he may be required to take new work which he is capable of performing.

Length of Benefit

A person who has paid 30 contributions in the 2 years preceding the claim and has fulfilled all the other qualifications may receive regularly 156 days' benefit in any one year, and additional benefit if he has been an insured contributor for 5 years, in the proportion of 3 days extra benefit for every 5 contributions from which is subtracted one day of the new benefit for every 5 days of benefit he has received during the preceding 5 years. Therefore an insured contributor with an excellent record having paid in full and received no benefit would be entitled to 26 additional benefits or a full 52 weeks of benefit.

Anomalies Regulations

Certain "Anomalies" Regulations as to payment of benefits were retained in the 1934 legislation. These were in respect to exceptional circumstances of employment on the part of highly paid part-time workers, seasonal workers, those in regular positions requiring not more than 2 days' work each week and certain classes of

married women.

Insurance Officers

There are "Insurance Officers" who are authorized to allow or disallow all claims for benefit other than to determine eligibility and amount of Transitional Benefits. If the Insurance Officer does not wish to take the responsibility for disallowing a claim he may refer it for decision to the "Court of Referees". If, however, he thinks disallowance should be made on the grounds of incapacity, non-availability, loss of job through misconduct, leaving employment without just cause, failure to accept training or to follow the advice of the Exchange, he must refer the case to the Court of Referees.

Court of Referees

In case of disallowance by an Insurance Officer claimants may appeal to this court within 21 days. These disallowances, except in the case of disability, disqualify for a period of 6 weeks. There is a further appeal from the Court of Referees to an Umpire appointed by the Crown by either the Insurance Officer, an association on behalf of a member or by the claimant himself. The decision of the Umpire is final.

Umpire

Under these regulations it has been estimated that in the year which began on April 1, 1934 almost 53,000,000 pounds were paid out in Unemployment Insurance Benefits. In addition to this in the same year over 46,000,000 pounds were paid out under the Unemployment Assistance Scheme administered under the Unemployment Assistance Board which finances out of national taxation, according

Unemployment Assistance Board

to a prescribed scale of allowance and statutory regulations, the aid formerly called "Transitional" or "Uncovenanted" Benefit and until 1930 exacted from the Unemployment Insurance Fund[1].

Unemployment Statutory Committee

To provide that the fund should not only become but remain solvent for all time the Unemployment Statutory Committee was set up with from 4 to 6 members, one of whom must be a woman. The Committee is obligated to make a report to the Minister once a year, and oftener if called upon, with respect to the solvency of the Fund. This Committee is empowered to make recommendations for amending legislation in the likelihood of a deficit or a large continuing surplus. The Fund no longer has borrowing powers but may accept temporary loans which must be repaid. If this cannot be accomplished out of subsequent revenue then the Unemployed Statutory Committee must make recommendations with a view of the restoration of solvency.

In view of the fact that there have been in the neighborhood of 40 acts and amendments passed since 1911 with reference to Unemployment Insurance to many of which, for various reasons, we have found it necessary to refer again and again, it may serve to dissipate doubts and confusion if a chronological list of the most important, with the briefest summary of each, is appended to the foregoing discussion.

[1] Supra: p. 94

Act of 1911	Limited to 7 trades. Partly on the basis of mutual insurance and partly on the basis of individual contributions. Benefits paid in ratio to number of contributions. Rate of Benefit 7 shillings weekly.
Act of 1916	Coverage extended to munition and army industries in anticipation of unemployment at conclusion of war.
Act of 1919	Increase in rate of Benefit from 7 to 11 shillings.
Act of 1920	Designed to be a permanent Act. Extended coverage to practically all trades except Agriculture and Domestic Service -- all manuals and non-manuals who did not earn more than 250 pounds.
Act of 1921	Instituted "Transitional" or "Uncovenanted" Benefits thereby destroying the "actuarial" nature and intent of original Act of 1911.
Act of 1922	Dependant Benefit was inaugurated.
Act of 1924	Statutory conditions for benefit made 30 contributions necessary in 2 years previous to claim and required proof of genuine search for work.
Act of 1927	On recommendation of Blanesburgh Committee dropped ratio of 1 week's benefit for 6 contributions.
Act of 1930	Repealed the "Proof of genuine search of work" clause and increased adult dependant benefit. Cost of Transitional Payments transferred to Exchequer.
Act of 1931	Result of preliminary report of Royal Commission appointed to consider scope, future provisions and solvency of Unemployment Insurance Fund. Temporary expedients to promote solvency. 10% cut in regular benefits. Benefits limited to 26 weeks in years. Contribution increased. Transitional Payments in hands of "Public Assistance Committee". "Means" test for transitional payments.
Act of 1934	Part I Comprehensive Act amending Acts 1920-1933. Entry age lowered to 14 years. Additional training provided. Provided for further increases in contributions.

Part II Provided outside the insurance scheme for the able bodied unemployed not normally entitled to benefit. Paid for on non-contributory basis from Exchequer. Instituted Unemployment Assistance Board.

Act of 1935 An act to consolidate all previous Acts. Provided for future inclusion of Agricultural Labourers, Nurses and Domestic Servants. (effective May 1936)

Part VI

HOUSING AND TOWN PLANNING

After a recent trip to the giant ship Queen Mary, the last word in "Housing" on the sea, King Edward VIII walked through the slums of the city of Glasgow and was moved to ask the pertinent question "How do you reconcile a world that has produced this mighty ship with the slums we have just visited?" His grandfather, Edward VII, had probably asked much the same question, for a proof of his interest may be found in the fact that in 1884 while he was Prince of Wales he was appointed a member of an important Housing Commission.

Historical Background

Tracing the interest of the National Government in housing back to its beginnings in England little consciousness is found before 1842 when Sir Edward Chadwick reported for the Poor Law Commissioners on "The Sanitary Conditions of the Labouring Population of Great Britain". There is evidence, however, of some local interest in the problem as far back as the time of Henry VIII when Parliament granted power to municipal authorities "to rebuild the house property in the towns which had fallen into disrepair and confusion owing to wars of succession; and such property in a considerable number of cases fell into the hands of local authorities"[1]. No doubt the disrepair and confusion owing to wars etc. as a cause for municipal concern was attended also by overcrowding consequent to the population flow toward the cities as a

[1] Cited by Whitten and Adams, Neighborhoods of Small Homes, page

result of the "Land Enclosure Acts"[1].

Behind the first attack on the problem of Housing in the 19th century was the growing consciousness of the relation of Housing to the Public Health. Sudden growth of cities at the expense of population in rural areas attended the rapid transition from handcraft to machine technique. Often business was retarded because homes for workers could not be provided at once in sufficient numbers to keep up with the now fast revolving wheels of industry bent on satisfying a primeval hunger for consumer goods. Up went hastily built tenements -- ugly and dingy from close proximity to the factory because lack of transportation facilities must not cause delay; narrow, small and often back to back because city building spaces were costly and the rates high; sunless and damp with no backyard and the alley for a front yard. Cellars dark and mouldy were frequently used for human dwelling and became the cause of an exceedingly high general death rate and appalling infant mortality. Overcrowding within the homes was, of course, one of the worst phases and in some of the poorer tenement districts as many as 9 persons could be found living in one room shelters with resultant havoc for health and morals. Improvements before the middle of the century and for some time after were sporadic and motivated by idealism that in its efforts to improve conditions committed its proponents to hasty action and to little an-

Effect of Sudden Industrial Revolution on Housing Conditions

Overcrowding

[1] Supra: p. 5

alysis or any long range planning with respect to problems involved. Early temporary and spotty cooperation on the part of industry only tended to prolong the life of "laissez-faire". To the employer the housing of the working people was a matter of little concern. If he thought about it at all it appeared to be a necessary evil attendant upon the growth of his business and there was nothing much to be done about it as long as technological development was hungry for more and more capital.

Early National Legislation

The first assumption that Housing might be a matter of compelling National Concern came in 1851 when Lord Shaftesbury succeeded in getting 2 acts through Parliament -- the "Common Lodging Houses Act" and the "Labouring Classes Lodging Houses Act" -- to provide inspection and supervision of lodging houses and empower towns of 10,000,~~000~~ or more inhabitants to use their own land, buy land and erect houses at local expense for which purposes sums might be advanced from the Public Works Loan Fund. In 1876 under power granted to Local Authorities the town of Birmingham made a considerable advance for a time in slum clearance.

However, left to the municipalities on a permissive and not a compulsory basis reforms gathered little momentum. Before 1835, when a "Municipal Corporation Act" for reform was passed, many of the municipalities had governments which were notoriously corrupt. After that,

for another half century, they were either submissive to their large "laissez-faire" rate payers or more or less indifferent. So called radicals like Bentham, Chadwick, John Stuart Mill and others stimulated reform and as the century advanced the writings of men like Ruskin, Carlyle and Dickens impinged more and more upon the public conscience. Christian Socialist reformers like Charles Kingsley hammered hard to increase the sense of wider state responsibility which can be so much more objective in its attack than can the Local Authorities. Trade Unions seem not to have been concerned with this problem for at least the first 3/4 of a century. Their fight for the right to exist and for reforms as to wages and hours, which seemed to them more vital, engaged all their attention. Sometimes these same evils were engaging the members of Parliament who, bent on factory reform, neglected to note the increasingly serious condition with respect to housing. Therefore there was little effort on the part of anyone to improve conditions -- and that little only from the Public Health point of view. The so-called "Terrens Acts" 1866-1868 gave local authorities the necessary power to condemn property where poor sanitation was a menance to the Public Health or to repair at the owner's expense. Later, in a period between 1875 and 1882, by the "Cross Acts" larger towns were given full power to condemn, to make compulsory purchase, and to rehouse on the same or

Interest of Radicals and Romanticists

Early Indifference of Trade Unions

Terrens Acts and Cross Acts

on a new site. In all, there were 17 statutes passed between 1851 and 1891, practically all of which were permissive legislation.

Before going on to the Acts of Parliament which show some real intent to handle the question of procuring suitable homes for the working class at prices they could afford to pay, it might be well to note here what some of the problems are which make Housing and Town and City Planning so difficult.

Problems Related to Housing

It was a comparatively simple matter to pass the legislation and impose the necessary taxes for giving the low-income worker adequate protection in the way of Compensation for Accident, Health Insurance, Unemployment Insurance and Old Age Pensions though these reforms were accomplished in the face of constantly reiterated requiems on the demise of Local Authorities in favor of Centralization. Those were new ideas and new schemes with no traditions rooted in the past save that they did not exist and any problems that have arisen with regard to these seem simple when the complexities involved in a Housing and Town and Country Planning Programme are noted. Always and everywhere all kinds of issues present themselves upon the first consideration of the Housing Problem. More strenuous objection is voiced when a National Government assumes some interest in local housing and building. When any attempt is made to provide a house at the rent a worker can pay it is pos-

Problems related to housing

sible to be involved quite soon in the whole matter of local versus national power, the wage scale, rents, building regulations etc. The study of the wage scale for instance involves the study of the tariff etc. The problem of rent involves the "rate" of the landlord or owner whose tax is higher because of the social services rendered by the local government some of which -- health service for instance -- might be far less necessary if a nation were more adequately housed. All of these problems presented themselves in Great Britain and legislation was further impeded by old statutes and old regulations, by the problem of location; of obtaining the necessary land; of determining building costs in different parts of the country and whether cost of the project should be reconciled with the ability to pay rent by granting subsidies to builders or weekly allowances to those who were to rent. These are but a few of the many questions which arose.

In general it has been assumed that the control of building is the business of the Local Authorities or Council of Boroughs, Urban or Rural Districts, though the control is derived from and limited in some respects by Acts of Parliament. General Acts of Parliament, for instance, may determine specifications to which new buildings must conform. There are innumerable special local Acts for many of the larger towns particularly empowering "Byelaws" to be made for regulating the construction

Byelaws

of buildings in one district or another. Byelaws are always specific when made by the Local Authorities and must be approved by the Minister of Health after they have been locally advertised for a month to permit objection to be raised by the rate payers. To assist Local Authorities the Minister of Health offers a set of Model Byelaws suitable to the district, be it rural, intermediate or urban. Thus there is a comparative uniformity in Building Byelaws throughout Great Britain. Such Byelaws deal with "cleansing of streets, removal of house refuse, cleansing of privies, cesspools, prevention of nuisances, regulation of common lodging houses with construction of streets and pavements, character of building material, form of construction used in buildings, open spaces around buildings, ventilation, drainage, submission of plans for new streets and buildings."[1]

Housing of the Working Classes Act 1890

By the "Housing of the Working Classes Act" 1890, previous Acts were consolidated and Local Authorities were given considerable control over areas of dwellings which they condemned as unhealthy and not fit for human use. These areas could be closed, repaired at the owners' expense or purchased and cleared for an improvement scheme. This Act also provided for the regular inspection by the municipal authorities of property in the slum districts. The municipal authorities were also empowered to buy land with money obtained by loans from the Public Works Loans Commissioners or by issuing bonds

Power of Local Authorities after 1890

[1] Whitten and Adams: Neighborhoods of Small Homes

on the security of the rates. By 1900 there were 2 further Acts, one in 1899 known as the "Small Dwellings Acquisition Act" offering persons who wish to purchase their own homes an opportunity to borrow money from the central government through their municipality; and one in 1900 enabling Councils to buy land outside their own areas. There was a limit as to the value of houses on which loans could be made and they were required to be in good condition. There were high hopes for much private individual building under this act but it accomplished little as most persons seemed to feel the need of advice and sympathy as well as of loans and preferred to do their building even at higher rates of interest under the sponsorship of sympathetic Building Associations and Friendly Societies.

Limited Success of Act of 1890

By the turn of the century, there had been some improvement in sanitation and considerable prevention of crowding; there had been some, but not a great deal, of slum clearance and rebuilding since this was expensive because of the cost of reimbursement for the land. There was also some government sponsored building by municipalities and individuals. By 1909 tentative legislation and experiment were set aside for a grim determination to improve the workers' lot and of this fact the Lloyd George Budget 1909 served notice to the Lords for it was primarily directed against land monopoly in proposing to tax unearned increment and in making com-

mon the cause of Housing and Town planning by the "Town Planning Act" and a further "Development Act" which together are referred to as the "Housing and Town Planning Act" of 1909. The idea was to provide for the erection of "Garden Cities" one of which, at Letchworth, had been established in 1903. It was intended that such Garden Cities should really be new towns which would invite new industries and provide homes for workers. There was an aspect of more or less communal ownership in that dividends beyond 5% of original capital went into benefits for the city. The story of Letchworth and several other Garden Cities make excellent reading and though limited in number, such successful experiments, by setting standards, have had a certain amount of influence on subsequent legislation.

Housing and Town Planning Act 1909

On the whole it appears that the "Housing and Town Planning Act" of 1909 was successful. The Public Authorities were gaining confidence in this phase of their work and "during the year ending March 31, 1914, loans were sanctioned for the erection of 3,337 houses as compared with 464, 1021, and 1880 in the three preceding years."[1] However, as a result of the beginning of the World War, in 1914 there was an immediate and almost complete cessation of all building activities and the trade was badly disorganized. No effort to measure the housing shortage seems to have been made at the end of the war. However statistics compiled two years later indicated that

Success of 1909 Legislation Checked by World War

Housing Shortage Acute After World War

[1] Ministry of Health: Intelligence and Public Health; Brief Review of Housing since the King's Accession

page ?

9.6 of the whole population of England and Wales lived in overcrowded cities and that there was a shortage of at least one million houses. Of course conditions in large cities were much worse than the average for the country, the figures showing a shortage of 16% in London. The buoyancy of the 2 years following the war was reflected in the direct attack upon the Housing Problem. A comprehensive housing scheme was proposed aiming to adequately fulfill the demand for housing and with better standards than had ever been enjoyed before by the low-income group.

Housing, Town Planning Act 1919

The "Housing, Town Planning etc Act " of 1919, sometimes called the "Addison Act" assumed that the Local Authorities were to continue to provide the houses but that the National Exchequer would assume any loss sustained beyond the proceeds of a penny rate. By another "Housing Act (Additional Powers)" passed the same year, private builders were greatly encouraged by a subsidy which was first set at 130 to 160 pounds but was later advanced to 230 to 260 pounds. The Act provided for an increase in both number and size of rooms together with improvement in their arrangement and for some attention to design. Bathrooms were put in wherever the supply of water permitted and drainage was possible. In most all cases there were to be bedrooms and occasionally in the larger houses there was a parlour. Results under the Act of 1919 were discouraging. The scheme seems to have

been weak in that beyond the penny rate the Local Authorities assumed little disposition to be thrifty with money from the Exchequer. Also the fact that the Ministry of Munitions received a large sum from the latter source with which to purchase material, and extremely ambitious undertakings by Local Authorities seem to have been responsible for considerable inflation in building material, and a corresponding increase in the cost of labour. Total costs made building almost prohibitive and there was a deficit of about 60 pounds annually for each house built. In view of this, in 1921 it seemed wise to ration localities on the basis of a total of 250,000 houses with the understanding that in 1922 there should be a complete review of costs and of the operation of the scheme. About 176,000 houses were contracted for before the General Housing Subsidy expired in 1922. The "Housing (Additional Powers) Act" of the same year did not offer sufficient inducements to bring building within the reach of the average worker and since under it only 39,186 houses were put up by private builders, this scheme was also discontinued in 1921. There continues to be, however, for a remaining period of some 44 years an annual charge against the Exchequer of about 6,500,000 pounds -- about 38 pounds for each house built under the "Housing, Town Planning etc. Act" of 1919. The halt was justified by a subsequent drop of almost 50% in the cost of housing. The better standards of

Excessive Building Costs Interfere with Construction

Discontinuance of 1919 Schemes

housing were the real contribution of the 1919 legislation.

Encouraged by the drop in building prices and stimulated by the fact that the housing congestion was again acute the Conservative Government urged by Mr. Neville Chamberlain, then Minister of Health, passed the "Housing etc. Act" of 1923. This legislation aimed to resume for a period of 2 years the pre-war policy of encouraging by subsidy the construction of small homes by the building industry. The government subsidy of 6 pounds for a period of 20 years was to be granted only for houses built for low-income tenants. There was an innovation under this act in the matter of some tax exemption. Unfortunately many of the 35,232 houses built proved to be too expensive for occupancy of the working class though the government continues to pay an annual subsidy of about 2,500,000 pounds contracted for under the 1923 Act.

Housing etc. Act of 1923

It will be remembered that the First Labour Government succeeded the Conservatives in 1923 and that it had decided convictions on Housing. Deeming the 1923 Act too limited, a concurrent Act, the 1924 "Housing (Financial Provisions) Act" ("Wheatley Act") definitely aimed at a building scheme that would provide homes within the price range of the working man. With a subsidy of 9 pounds a year over a 40 year period, the life of both Acts was extended for 15 years and by that time it was hoped that 2,500,000 homes would be built. It was fur-

1924 Housing (Financial Provision) Act Passed by First Labour Government

ther intended that rents for these houses should be kept down to pre-war levels.

The Conservative Government which shortly succeeded the Labour Government allowed the Acts of 1923 and 1924 to continue to function though under a provision in the 1924 Act for revising the subsidy from time to time, the 1924 subsidy which increased that of 1923 from 6 to 9 pounds was reduced from 9 to 7 pounds 10 shillings per year. At the same time provision was made for terminating the grant from the Exchequer should the production of houses fall short of 2/3 of the number intended. Under the Acts of 1923 and 1924 a total of 579,411 houses were erected by Local Authorities and 378,159 erected by private enterprise. For housing under the 1923 and 1924 Acts, the Exchequer is committed to an annual reimbursement in subsidy of about 9,380,000 pounds with the last payment at so remote a date as 1971. It was provided that all houses erected by October 1927 should be eligible for subsidy but that as soon as possible after that, with sufficient notice so that the building industry might adjust itself to an independent basis, the subsidy should be withdrawn. In 1928 by an Order of the Ministry all subsidies under the 1923 Act were abolished.

Stimulation of Building under 1924 Act

The 1924 Act seems to have been more than justified in that private building was so stimulated that it did not lose momentum when the subsidy began to be withdrawn and an unprecedented number of houses continued to be built

by private enterprise without any help from the Exchequer, steadily increasing year by year from 107,410 in 1930 to 254,934 in 1934.

Up to this time the focus of building had been for the Local Authorities to provide for such housing needs of the low-income group as was not likely to be met by operations under private building. The great output under the 1924 Act particularly had done a good deal to remedy the acute shortage due to building arrears because of the World War and extremely high prices thereafter. It also enabled the public authorities to concentrate their attack upon the worst of all housing evils, the matter of clearance of slum areas and the rehousing and consequent rehabilitation of their occupants. To this end there have been 3 acts between 1924 and 1935 -- in 1925, 1930 and 1933. The 1925 Act was aimed at slum clearance and gave powers and assistance to private individuals, Housing Trusts, Public Utility Societies, Industrial Companies, County Councils, Hospital Boards and other authorities who were interested in providing houses for the working classes. This Act also defined an unhealthy area as "one in which there are any houses, courts or alleys unfit for human habitation" or "where narrowness, closeness and bad arrangement or the bad condition of streets and houses or groups of houses or want of light, air, ventilation, proper convenience or any sanitary defects are dangerous or injurious to the health

Attack Upon Slums

Housing Act 1925

Definition of Unhealthy Area

of inhabitants either in the building, in the area or in the neighboring buildings".

The results under the 1925 law were disappointing,

Housing Act 1930

and the "Housing Act" of 1930 was designed therefore to make better provision for rehousing persons in slum areas. It enabled the Local Authorities to dispose of land in an area which they had cleared by purchase and demolition. They could also require the original owners to clear a condemned area, a less expensive method requiring compensation to the owner only for the site. There was further provided a generous subsidy of 2 pounds 5 shillings per person for rehousing the persons displaced by slum clearance. The 1930 Act was effective and by March 1935 Local Authorities who had been previously invited to submit proposals for complete slum eradication during a 5 year period, had given orders for the demolition of 78,791 houses and had provided for the erection of 81,400 houses of which 41,073 had been completed and 24,858 were in process.

Housing (Financial) Act 1933

In 1933 a "Housing (Financial) Act" aimed to cut down state assistance subsidies remaining under the 1924 Act. The fact that, due to the fall of building costs and of interest, builders could, if they would, now offer "economic rents" at 8 shillings and 2 pence for "non-parlour" houses, a matter of only 6 pence above what is considered the budget rent for a working man, seemed to justify the withdrawal of subsidy from

that type of building. This difference, it was felt, might be more than met by leaving private building trades unhampered by the competition of the housing activities of Local Authorities. Therefore the subsidy under the 1933 Act is aimed only at areas which have been classified as "Clearance Areas" and for individual houses that have been ruled to be unfit.

There has been a tendency, unfortunately, for private builders to engage in operations on houses destined to rent at 15 shillings or more which price attracts the better paid working classes but still leaves housing inadequate for the working men who, on the basis of income, ought not to spend more than 7 shillings 9 pence for weekly rent and many of whom live in below-standard areas still not yet condemned.[1] To secure amelioration of this condition and to maintain results achieved it seemed wise to set a standard and to provide for a direct and continued attack on individual houses or areas not complying with standard minimum requirements. This was accomplished by the Act of 1935.

Housing Act 1935

The general idea of the Housing Act which received Royal Assent August 22, 1935 has been to rely on normal building operations for ordinary housing needs leaving the Local Authorities free to concentrate on further slum clearance and overcrowding. For the first time in the history of Great Britain overcrowding is both adequately defined and an offence for which either "the

[1] Supra: p. 110

occupier or landlord of a dwelling house who causes or permits it to be overcrowded is to be liable to penalties"[1]. The Act proposes to do away with a long train of social evils by requiring that persons of different sexes may not share the same sleeping room except in the case of man and wife and children under 10 years of age. Roughly the minimum regulations require not more than 2 persons to a room, and the area of such rooms to be at least 110 square feet or more. Though this standard is still very low, it will be difficult to enforce it since London alone has 106,000 families whose housing is deficient under this bill.[2] Local Authorities are required to make frequent inspections, reports and proposals for abating overcrowding. There are many loopholes with respect to overcrowding in such statements in the Act as "having regard to the existence of exceptional circumstances", "suitable alternative accommodations," "will only be given where circumstances justify it," etc.

There are certain important provisions for the redevelopment of areas (other than clearance areas) where there are more than 50 working-class houses of which at least 1/3 (one third) are overcrowded or unfit and not able to be rendered fit by repairs; and provided also that such redevelopment is to be used by the working class and that it is to be developed as a whole and that such redevelopment has received the Minister's approval.

1. Memorandum upon Provisions of the Housing Act October 1935 by John Martin Secretary of National Housing and Town Planning Council

2. Joint Report of Housing and Public Health Committees

Principle of Subsidy Retained in 1935 Legislation

The principle of subsidies is adhered to in this latest act in providing for the erection of blocks of flats of not less than three stories on expensive sites, the contribution increasing with the cost of the site plus the cost of development of the site. The subsidies begin with 6 pounds annually for 40 years for flats which cost for site and development between 1500 and 4000 pounds and advance to 8 pounds for those costing between 5000 and 6000 pounds after which the subsidy increases in the proportion of 1 pound for each additional 2000 pounds or part thereof. For new dwellings other than such flats the amount of the subsidy is to be not more than 5 pounds a year per house for a period running not more than 20 years. In rural districts subsidies may be not less than 2 pounds nor more than 8 pounds payable annually for a period of 40 years.

Provision is made for the Minister to create a Central Housing Advisory Committee and for Local Authorities to appoint Housing Management Commissioners to whom they may delegate management, regulation and control, and repair and maintenance of working class houses. Exchequer subsidies will be paid to any Public Utility Society, Body of Trustees or Company, all of these referred to as "Housing Associations" which undertake to provide housing accommodations for the working classes. In the matter of renting dwellings which have been built or repaired at state expense, specific directions are required

to be observed by the Local Authorities.

Town and Country Planning

Adequate Town and Country Planning has long been deemed desirable and necessary. Excavations give ample evidence that it was practised in ancient Egypt, Greece and Rome. In Great Britain, during the Renaissance period Edinburgh, Bath and parts of London were laid out according to plans. In the past century elements of Town and Country Planning are found from time to time since the "Land Clauses Consolidation Act" of 1845 and the "Town Improvement Act" of 1847. The Public Health Acts have all involved Town and Country Planning. In the first third of the 20th century it is to be found in the "Road Improvement Act" of 1925, the "Housing and Town Planning Acts" of 1909 to 1923 and the "Local Government Acts" of 1929 and 1933.

An Act in 1932 known as the "Town and Country Planning Act" constitutes a complete code, all previous enactments having been repealed. Under it the Local Authorities are empowered to propose planning schemes upon any land, idle or in use, with the purposes of providing proper sanitation, amenities or conveniences; or preserving buildings or places of historic interest or places of natural beauty or interest. All such Planning schemes must receive the approval of the Minister who in turn must submit them to both Houses of Parliament. The joint action of Local Authorities is provided for wherever planning schemes involve more than one district.

It may be well to add that there have been special statutory provisions for building construction in London as separate and distinct from the rest of the country. The "London Building Act" of 1930 consolidated previous enactments.

In concluding this discussion on Housing and Town Planning it may be well to note that both the National Government and the Local Authorities have assumed large responsibilities for housing the working people of Great Britain, particularly the low-income group. It must be admitted that in the course of years there has been considerable socialization with respect to Housing for the Local Authorities are said to own and manage some 800,000 dwellings.

Part VII

WELFARE OF CHILDREN

Almost every current evil is supposed to have its roots in the Industrial Revolution, which, more than for all else, is impugned for its effect upon child welfare. It is true that the first and slow revolving machinery, setting up a competitive price system, hungrily called for the labour of children who were to be found working in factories at a very tender age. It is true that the damp depths of coal pits called for women and children.

Historic Background for Child Labour

Children in the 18th and 19th centuries were much worse off than those who lived either in the remote past or in the days of mediaeval serfdom. From the 14th to the 16th century when children were apprenticed there was unquestionably some harsh treatment but the master workman to whom the young person was bound was usually the owner of a small shop who was not too ill humored and glad to exchange some of his knowledge and skill in return for the tithe paid by parents for bed and board, and workmanship which was bound to improve under tutelage of a mastercraftsman. There were uncomfortable restrictions, long hours and no money for the child, but he looked forward with some measure of hope to the time when he would be a journeyman, independent and earning an honest day's wage; and perhaps, if thrifty or if he inherited a tidy sum, he might one day as mastercraftsman own his own shop and become a respected member of

the Guild. There were spiritual satisfactions in the skill of workmanship, creating beauty in gold and silver filigree, in ivory and finely tooled leather and tapestry. After the "Land Enclosure Acts" the apprentice system deteriorated as crowds of landless peasants flocked to the cities in search of work. After that, work was often not to be had even for a journeyman's skill and only the sons of the prosperous could find their way into a Merchant Guild.

Effect of Industrial Revolution upon Workers' Lives

With the advent of machinery there was more work to be done but conditions were worse than they had ever been. In the early 19th century the monotony of turning wheels which though simple to operate were sometimes responsible for serious accidents, the ever increasing impersonal relationship between employer and worker, the long hours and wages sometimes below a subsistence level, the crowded housing conditions with consequent sickness and disease -- all these lent a hopelessness and drabness to the worker's life that has hardly been exceeded in the history of the world.

A tender conscience could not look without concern upon rows of stunted children at work upon the machines in the great mill centers of the north. The owners, however, for the most part had not a tender conscience. Conscience was stunted by the determination to invest more and more capital or by concentration upon producing more and more output or consumer goods which called upon

Indifference of Employers toward Child Labour

all the employer's time and undivided attention so that often he was quite oblivious to the distress about him and to the fact that he owed part of his fortune to the daily work of little children often under 8 and not infrequently under 6 years of age. The new competitive system of industry required cheap labour and in hiring workers the employer took it for granted that he could draft the labour of the family whenever needed. Sometimes parents themselves mercilessly exacted the mite of income from the labour of children.

Attack upon Bourgeoisie Employers by Humanitarians and Old Nobility

In mines and factories the sad conditions of Child Labour startled the humanitarians and offered a point of attack to the old nobility who were not viewing with favour the rise of a Bourgeoisie class whose accumulated fortunes could be used to threaten the old regime. The evils in textile factories and mines were hardly more serious than other evils to which society had long become inured and some of which could scarcely be laid at the door of the Industrial Revolution -- the case of the chimney sweep for instance. Since chimneys began to be built almost three centuries before, child labour had been used for the gruesome work of cleaning them. Often the chimneys were small, so the smaller the child -- usually the younger -- the better qualified he was for the job. In the reign of George III there had been a regulation act passed forbidding the use of child labour under 8 years of age but it had long been a dead letter

Industrial Revolution not Responsible for all Child Labour Problems

Chimney Sweeps

and it was not unusual to see children scarcely above infancy at work. An inquiry into the condition of chimney sweeps in 1817 found that a brush had been invented 12 years before which was adequate for cleaning the ordinary chimney. Despite this, legislation at this time did not forbid this child labour partly due to the fact that a proposed Act to this effect was sponsored by the Master Chimney Sweeps and at this time Trade Unions were held in abhorrence as a threat to "laissez-faire" and the very structure of the government.

Early Factory Acts 1802

In 1802 Sir Robert Peel became interested in the condition of the pauper apprentices and secured passage of a bill for the "Regulation of Pauper Apprentices". The Act lacked teeth for enforcement and accomplished very little good. The little it did accomplish was outweighed by the fact that the inability to draft pauper labour stimulated the employment of other children whose work at however tender an age was not prohibited under the Act.

1819 Act

Due largely to the efforts of Robert Owen, in 1819 an Act in the interest of "better preservation of health" was passed and marked one step of progress in that it prohibited textile factories from employing child labour under 9 years of age and fixed the working day at 12 hours between 5 A. M. and 9 P. M. The extent of callous on the conscience of society may be noted here by the arguments used against this Act which was said to be inhumane and would become the cause of starvation. In

the very next session Parliament made vague exceptions which effectively destroyed the force of the law.

1833 Act

The "Factory Act" of 1833 was another and more advanced step since in the factories indicated it prohibited child labour under 13 years of age and cut down the length of day for children to 8 hours. Adults combatted this law as likely to make ineffectual their attempts for a shorter working day. As a matter of fact more women were employed because of the loss of child labour.

Attack upon Child Labour in Mines

As a result of a report made by a committee under Lord Shaftesbury, one of the most zealous of reformers, conditions in the mines were beginning to be condemned more loudly than those in the Textile Industry until finally, in 1842, an Act was passed prohibiting the work of women and female children, and limiting the age and length of apprenticeship for boys working in the mines. No child under 10 was to be engaged in work underground.

Regulation for Part-time Education of Young Workers

In an Act passed in 1844 there was some indication of a possible connection between child labour and education, when a system of half-time education was established. The length of the child's day was further decreased to 6 1/2 hours except in the silk industry where it was set at 7 hours. There was one point of retrogression in the law for the minimum age of child employment was dropped back to 8 years. During the next 15 or 20 years attempts at reform were frequent but they only half heartedly aimed at evils in specific industries to

which by one means or another public attention was attracted. A report made in 1863 indicated that up to that time abuses outside the Textile Industry had been little remedied. Thousands of children still suffered precarious employment in the garret and cellar shops of small business establishments. Many industries were still not included in the Factory Acts. In 1864 by the "Factory Acts Extension Act" and a further Act in 1867 new industries were brought under the scope of the law, the word factory was defined and for the purpose of regulation the labour of children in workshops was considered as separate from that in factories. It is to be noted that subsequent regulatory Acts were called "Factory and Workshop Acts". Sporadic legislation continued to be made with respect to Child Labour. The 1893 Act limited Child Labour to 11 years of age and this age limit was further increased to 12 years in 1902. The part-time schooling first instituted under the 1844 Act was continued and extended under the 1893 and 1902 Acts, all children employed in either workshop or factory being required to remain in school until 14 years of age unless at the age of 13 an educational certificate could be secured. After 1902 educationa. facilities in Great Britain were extended to the point that the matter of Child Labour was more or less automatically cared for in the general education scheme of the country.

Factory and Workshop Acts

As to publicly supported schools, England lagged

Attack upon Child Labour from Education-Aspect

behind partly due to the indifference of the upper classes who could afford to send their children to the great English Public Schools which are, of course, private tuition schools; partly due to a traditional belief that the masses were better left in ignorance and partly because the Established Church wished to retain control of education. In the 17th century a few Charity Schools were established and at the beginning of the 18th century the Society for Promoting Christian Knowledge opened a more extended chain of Charity Schools -- about 2000 in all -- which offered free instruction, free books and sometimes even free food and clothing. The Sunday School movement owes its auguration in 1780 to Mr. Robert Raikes who hoped in some measure to abate the ignorance and superstition he saw among the poor of Gloucester. The Sunday Schools were secular as well as religious in their intent and teachers were paid. One of the most interesting early devices used for attempting to offer educational facilities to a wider group of working class children was the so-called "Monitor" system in which an instructor taught a bright group of girls and boys who were supposed to pass along the knowledge to the other children in small groups. Mr. Joseph Lancaster was the founder of the system and is said to have instructed as many as 1000 pupils on a non-sectarian basis by this method. An association known as the British and Foreign School Society made up largely of

Causes for Educational Lag in England

Charity Schools

Sunday Schools

Monitor System

Denominational Schools

Dissenters founded a good many schools of the Joseph Lancaster type. Established Church Schools of the same type soon followed. It was a rigid system with little spontaneity but it was inexpensive and reached considerable numbers of children. There were, besides, Wesleyan Denominational Schools. After 1844 some education was provided under the "Factory and Workshop Acts". It was estimated by the Newcastle Commission in 1858 that the average number of school days in a year was 150 and that the average school attendance was 1 year. Probably not more than 1/2 of the people of England ever went to school at this time and many of those who did were poorly taught.

The cause of Education was somewhat aided by the jealousy of the old nobility who acquired some satisfaction in hampering the Bourgeoisie by the legislation previously mentioned as having limited the working hours and conditions of work for children. The right of the government to limit the working day to 12 hours was much debated.

Government Grant of Funds 1833

In 1833 Parliament granted 20,000 pounds to be distributed among the private schools for poor people.

Act of 1870

The "Forster Elementary Education Act" of 1870 marked a real starting point for Education at government expense in Great Britain. By this Act and another in 1876 el-

Board Schools

ementary so-called Board Schools were organized providing that such religious instruction as was given should be non-denominational. The strength of the Act lay in the fact that the National Government could compel local

communities to elect a School Board and maintain adequate school facilities, though they were obliged to exempt children over 10 who could pass a test given by the local authorities. Children under 10 were prohibited from any employment and between 10 and 14 years (now sometimes extended to 15 years by local option) were allowed to work only if the Educational Certificate could be obtained by examination. After the Act of 1870, two systems of education went on side by side, the old Public Schools which were in effect private schools and the Board Schools which were in effect public schools.

School Leaving Age

Education Act 1902

In 1902 the Conservatives passed an Act by which the voluntary schools could share the local school rates the supervision to be under a Board of 6 members 2 of whom must be appointed by the Council and 4 by the denomination. This irked the Non-conformists many of whom were Liberals and they lost no time, in 1906, in trying to pass a Bill providing that the voluntary schools should be brought under the full supervision of the public authorities. The Bill failed to pass.

Act of 1918

The "Fisher Act" of 1918 left unchanged the general organization of Education as outlined by the Act of 1902. Under it, among others, are the following provisions:

1. Education is compulsory between the ages of 5 and 14 with a permissive school age of 15 at the option of Local Authorities.

2. The work of the school year must be completed if the school-leaving age is reached during the year.

3. Pupils may remain in school until the age of 16 in which case advanced work must be provided.

4. Eight hours attendance a week in Continuation School is compulsory, for workers under 18.

Continuation Schools

The legislation with regard to Continuation Schools has never been carried out. Some voluntary Continuation Schools have been organized and in a few cities there were some on a compulsory basis which continued for a year or two. The burden of expense for other social services which followed the depression of 1921 was responsible for the failure of Continuation Schools to function as intended under the 1918 Act.

Consolidation of Acts 1921

In 1921 all the laws regarding education and some of those concerning the employment of children were consolidated. In 1932 the "Fisher Act" of 1918 was amended with respect to the group of employments known as street-trading -- the age for the following such trades being raised from 14 to 16 years. The 1932 Act also dealt with delinquency and dependency.

Test of Means for Higher Education at State Expense

Children who attend a "central" or "senior" school are now expected to pay if it is within their "means". Fees are often abandoned or reduced if the student is financially in need. A test of "means" is always used before free meals or medical treatment are provided. The total expenditure for education in Great Britain in 1933 was 101,703,000 pounds.

Other Services Rendered Children

Not only has England abolished Child Labour and established a good system of elementary education on behalf of the children who will be its future citizens; in ad-

dition it offers other services from infancy on, through the enforcement of such legislation as the "Notification of Births Acts" of 1907 and 1915 and even before that in having made provision for visiting health nurses to advise as to the care and training of Children. In 1914 the state voted grants to Local Authorities or voluntary agencies making provision for maternity and child welfare, and such grants were retained under the "Local Government Act" of 1929. Since 1918 a "Maternity and Child Welfare Act" enables Local Authorities, subject to the approval of the Ministry, to make arrangements for expectant mothers and nursing mothers and for children under 5 years of age. There must be in every community a Maternity and Child Welfare Committee of whom 2 must be women.

Notification of Births

Maternity and Child Welfare

Provision for Free Meals

In 1906 the "Education (Provision of Meals) Act" provided for free meals at school for "necessitous children". The means test is used to determine the need for this service. Other children may have such supplementary meals on payment.

In 1908 the "Children Act" was passed which was comprehensive and undertook to deal with the child's life from infancy. The first part of it dealt with Infant Life Protection and has now been amended by the "Children and Young Persons Act" of 1932. It aims to prevent abuses with respect to the proper nursing and maintenance of children. Part II of the "Children Act" is concerned

Children and Young Persons Act 1932

with prevention of Cruelty to Children and Young Persons and Exposure to Moral and Physical Danger.

Act of 1933

On April 13, 1933 a universal child welfare act was passed "to consolidate certain enactments relating to persons under 18". Legislation under this Act on behalf of children is divided into five sections as follows:

Part I Prevention of Cruelty and Exposure to Moral and Physical Dangers

Part II Employment

Part III Protection of Children and Young Persons in Relation to Criminal and Summary Proceedings

Part IV Remand Homes, Approved Schools and Persons to whose Care Children and Young Persons may be Committed

Part V Homes Supported by Voluntary Contribution

That the protection of mother and child before and after birth is a vital concern to a nation which has been involved in a World War is indicated by the fact that even with all the protective legislation provided 64 out of every 1000 children in England do not survive their first birthday.

Part VIII

CONCLUSION

Omissions in this Discussion

It has been impossible in the course of this project to touch upon every service rendered to the English people by their government. There has been little discussion of the Trade Unions and no consideration of how Great Britain handles mental deficiency and mental disease. Instead, the concentration has been on those social services which offer the average worker security.

No Planned Economy

The British Social Services have not been the result of a general planned economy. They have grown up one by one. Together they constitute a bewildering mass of legislation and present a difficult problem with respect to finance. Can the high-income groups be made to pay more of the costs than they do now or will the worker continue to get what satisfaction he can from the philosophy of Him who bade the strong bear the infirmities of the weak?

Summary of Security Acts

The security which is demanded by the whole working class may be summed up as follows:

1. Non-contributory Old Age Pensions
2. Widows', Orphans' and Old Age Contributory Pensions
3. National Health Insurance
4. Other Public Health Services
5. Unemployment Insurance and Unemployment Assistance
6. Poor Relief
7. Housing
8. Child Welfare

9. Education

Nearly all the security the British worker has he valiantly struggled for and won during the 19th and early 20th century. Before that only the Poor Law functioned as it still does for the purpose of relieving destitutin.

Old Age Pensions

The State Pension Service which provides Old Age Pension Funds for the use of the indigent aged pays 10 shillings a week wherever at the age of 70 private sources of income do not exceed 49 pounds, 17 shillings 6 pence a year for all applicants of British nationality and who have been residents in the United Kingdom for a required period. It is given at 70 years without a test of means or other condition to those who have been receiving Old Age and Widows' Pensions under the Contributory Pension Scheme.

Contributory Old Age Pensions

The Contributory Old Age Pension Scheme provides 10 shillings weekly beginning at the age of 65 and extending to the age of 70 years for contributors who have satisfied required conditions, and for their wives. Under this scheme which was passed in 1925 and amended in 1929 the Widows' Pension is supplemented by 5 shillings for the first and 3 shillings for each other dependent child. Full orphans receive 7 shillings 6 pence. The Benefits under this scheme are financed by the worker and employer contributions plus a state subsidy.

Since 1912 there has been a contributory Health In-

Compulsory Health Insurance

surance system for workers between the ages of 16 and 65 years who do not earn more than 250 pounds, which offers security through Sickness Benefit for 26 weeks and through a further Disability Benefit where needed and for an indefinite period, together with Medical Benefit by "Panel" doctors and required medicines. Maternity Benefits are paid in cash on the confinement of insured women or wives of insured men.

Other Health Services

Under the administration of the Health Department there are other Health Services not explained in detail in this survey of government services. There are special hospitals and clinics for treating infectious diseases, the "social" diseases and tuberculosis as well as general hospitals. In the latter and in public maternity hospitals the government recovers payment if the patient can pay.

Unemployment Insurance

In addition to these pensions there is Unemployment Insurance which gives respectable maintenance during out-of- work periods. This was restricted to a few trades at first but has now been extended so that there are few exceptions. An Act in 1935 included the agricultural and domestic service trades -- the largest group previously excluded. It is a contributory scheme with fixed contributions and fixed benefits and precludes the indignity of the means test for the worker who is willing, but who temporarily, at least, cannot find work.

For chronic cases of unemployment where rights to

Unemployment Assistance

Unemployment Insurance Benefits have expired there is a weekly payment under the administration of an Unemployment Assistance Board which does require a test of means.

For paupers and for persons of very limited income who do not come under the scope of Unemployment Insurance or Unemployment Assistance and who do not have maintenance or Health Insurance, Old Age non-contributory or Widows', Orphans' and Old Age Contributory Pensions

Poor Law

aid is rendered under the Poor Law. For centuries before 1834, Poor Relief was administered by local officers in each parish. After that and until 1929 it was administered by Public Officers covering several parishes. Now it is administered by Public Assistance Committees. It has always been paid out of local rates which have been supplemented in recent years by grants from the National Exchequer. There are 2 forms of Relief -- Outdoor Relief in the homes, and Institutional Relief. Despite the assistance rendered by all the other services 3.64% of the people of England in January 1935 were deriving part or all of their subsistence from Poor Relief.

Besides the provisions of the government for providing maintenance there are 2 other important services which are protective -- Provision for adequate Housing and Education.

Activities of Government with Respect to Housing

Adequate Housing is considered to be in the interests of Public Health and is therefore under the administration of the Ministry of Health. Under the various

Acts with respect to Housing, unsanitary areas have been cleared and sometimes rebuilt, unhealthy shelters have been repaired or demolished, and overcrowding has been forbidden by statute though under the latter legislation ideal conditions have not yet been attained.

Education

England was late in offering protection to childhood and it was only by slow degrees after the first Factory Act in 1802, that childhood came into its own, was given time for proper development and was prohibited from exploitation in factory and workshop. In 1870 Education which had lagged behind in England took a distinct step in advance and since then it has provided at state and local expense an elementary school system, the so-called Board Schools, for all children between the ages of 5 and 14[1] years. There is higher education in "Central" or "Senior" Schools for the children of poor people who are able and ambitious. A tuition fee is charged for higher schools providing vocational or general advanced education. All children receive medical attention in the school and free meals are given to those who need them.

Gaps in Social Services Rendered by Government

There are still gaps in the social services, for many independent workers are not protected. One wide gap exists in the service and protection which the government offers the so-called "black-coated" workers. Most of them are in clerical positions, who earn more than 250 pounds but rarely more than 400 pounds, and still have

[1] Local option to 15 years. Supra: p. 138

little protection against the vicissitudes of life. Higher standards of living are usual and even required of them so that the margin for savings is low even for the thrifty and this group like many of the other workers is always faced with the spectre of unemployment. A committee of experts recently appointed to consider the needs of this group have reported the desirability of increasing the insurable limit, a majority believing that it should be placed at 400 pounds.

Nearly all agree that the Social Services are so complex as to be bewildering due to the fact that they have been grafted upon the government one by one and with little thought of their fitting into one great plan. While there is practically no overlapping of services their administration is unquestionably wasteful and complex. However unwieldy and cumbersome the system may be, it has been made to work, prevent extreme suffering and maybe chaos in one of the most depressed economic periods the world has ever known. It is to be hoped that if there is to be reorganization the results may improve thereby and not suffer from too rigid organization.

Possibility of Reorganization of Social Services

In submitting the following bibliography, the author feels impelled to state that in addition to books and pamphlets mentioned a great deal of valuable information and checking of facts has been accomplished by correspondence with innumerable organizations and persons who have given remarkable co-operation.

In the bibliography, primary sources are starred to distinguish them from secondary sources.

In submitting the following bibliography, the author feels impelled to state that in addition to books and pamphlets mentioned a great deal of valuable information and checking of facts has been accomplished by correspondence with innumerable organizations and persons who have given remarkable co-operation.

In the bibliography, primary sources are starred to distinguish them from secondary sources.

BIBLIOGRAPHY

Abercrombie, P.
Town and City Planning
Butterworth 1933

Adamson, J. W.
English Education 1789-1902
Cambridge University Press 1931

Armstrong, Beatrice N.
Insuring the Essentials

Bakke, E. Wight
The Unemployed Man
E. P. Dutton Co. New York 1934

Barnes, H.
The Slum: Its Story and Solution
King 1931

Beard,
The Industrial Revolution
Allen and Unwin 1901

Beveridge, W. H.
Unemployment: A Problem of Industry 1909 to 1930
Longmans 1930

Beveridge, W. H.
The Past and Present of Unemployment Insurance
Sidney Ball Lecture, February 7, 1930
Cambridge University Press

Bondfield, Margaret G.
Supplementing Wages Through Social Insurance
International Congress of Women, Chicago 1933

Booth, Rt. Hon. Charles
Life and Labour of the People in London
MacMillan 1934

Booth, General William
In Darkest England and the Way Out
Duncan Wagnells, New York 1891

Bossard, James H. S.
Social Changes and Social Problems
Harper Brothers, New York 1934

Brabrook, Sir E.
Building Societies

Buehler, E. C.
Compulsory Unemployment Insurance
H. W. Wilson Co., New York 1931

Carlton, Frank T.
Labour Problems
Heath, New York 1930

Clarke, J. J.

Outlines of the Law of Housing and Town Planning
Pitman 1934

Outlines of Local Government in the United Kingdom
Pitman 1934

Public Assistance: Administration and Cost
Gee 1926

Clay, H
The Post-War Unemployment Problem
MacMillan 1929

Cohen, J. L.
Insurance against Unemployment
King 1921

Cohen, Percy
The British System of Social Insurance
Allan 1931

Cole, G. D. H.
Economic System
Longmans

Self Government in Industry
Mac Millan 1917

Congressional Digest, The February 1935
British Compulsory Insurance

Cunningham, W & MacArthur, Ellen
Outlines of English Industrial History
MacMillan 1934

Cunnison, J.
Labour Organization
Pitman 1930

Davison, Ronald C.
Unemployed: Old Policies and New

What's Wrong with Unemployment Insurance?
London 1930

Dawson, William H.
After War Problems
MacMillan Co., New York 1917

Dewsnap, Ernest Ritson
The Housing Problem in England
Manchester University Press 1907

Dicksee, Bernard
London Building Acts 1899-1928

Douglass, Paul H.
Standards of Unemployment Insurance

The Coming of a New Party
McGraw Hill Book Co. New York 1932

Drage, Geoffry
The State and the Poor

Duggan, Stephen
A Student's Textbook on the History of Education
Appleton Century 1936

Epstein, Abraham
Insecurity: A Challenge to America

Ewing, John B.
Job Insurance
University of Oklahoma Press 1933

Fitzpatrick, F. Stuart
Housing in Great Britain
Nation's Business, Washington, D. C. 1935

Fortune Magazine November 1932
England's Two Million Houses

Foster & Taylor
National Health Insurance
Pitman 1935

Friedman, Elisha M.
Labour Reconsruction in Europe
E. P. Dutton Co., New York 1919

Fuller, E. H.
Handbook of Child Care and Protection
Longmans 1928

Fuller, F. B.
Laws Relating to Friendly Societies
Butterworth (revised edition) 1933

Gilson, Mary B.
Town Planning
Eyre & Spottiswoode 1932

Gilson, Mary B. & Riches, E. J.
Employers Additional Unemployment Benefit Schemes in Great Britain
International Labour Review Vol xxi No. 3

Glen, R. H.
Town Planning
Eyre & Spottiswoode 1932

Greenwood, Arthur
Juvenile Labour Exchanges and After Care
King 1911

Hall, Helen
English Dole and American Charity
Atlantic Monthly, May 1933

Hayes, Carlton
A Political and Cultural History of Modern Europe Vol. II

British Social Politics
Ginn and Co. 1913

Heaton
Economic History of Europe
1930

Henderson & Maddock
Housing Acts 1899 to 1935
Eyre & Spottiswoode 1935

Hill, A. C. C. Jr. & Lubin, Isadore
The British Attack on Unemployment
Brookings Institution, Washington, D. C. 1934

Hill, Harold A.
Complete Law of Housing
London and Toronto 1931

The Housing Act 1935

Hoare, H. J.
Old Age Pensions
King 1915

Hobson, John
The Problem of the Unemployed
Methuen 1914

Hohman, Helen Fisher
The Development of Social Insurance and the Minimum Wage Legislation in Great Britain: A Study of British Social Legislation in Relation to a Minimum Standard of Living
Houghton Mifflin 1933

Hutchins, B. L. & Harrison Dr. A.
History of Factory Legislation

International Labour Office
Housing Policy in Europe: Cheap Home Building
Geneva 1930
International Survey of Social Legislation

International Year Book of Child Care and Protection
Compiled from Official Sources by Edward Fuller

Jennings, W. Ivor
The Law of Housing
Charles Knight & Co. 1935

Knoop, D.
The Riddle of Unemployment
MacMillan 1931

Larder, Harry W.
A Program for Modern America
Thomas Crowell Co. 1936

Low & Coules
Unemployment Insurance
Pitman 1933

Mansbridge, Albert
An Adventure in Working Class Legislation

Marriott, Sir J. A. R.
English Political Institutions
Oxford University Press 1925

Modern England 1885- 1932; A History of My Own Times
Methuen & Co. London 1934

Maurois
The Edwardian Era

McCleary, George F.
The Maternity and Child Welfare Movement

Memorandum on the Workmen's Compensation Acts 1925-1931
Home Office Nov. 1935

Meston, D.
The Children and Young Peoples Act 1933
Sweet & Maxwell 1933

Metropolitan Life Insurance Co.
Unemployment Insurance: A Summary of Governmental and Private Plans 1931

Morley
Unemployed Relief in Great Britain

Ministry of Health
Intelligence and Public Relations: Brief Summary of Housing since the King's Accession

National Housing and Town Planning Council
Memorandum upon the Provisions of the Housing Act 1935 by John G. Martin, Secretary of the National Housing and Town Planning Council

Newsholme, Sir Arthur
Health Problems in Organized Society 1927

International Studies on the Relation of Private and Official Practice of Medicine with Special Reference to the Prevention of Disease Vol III

Medicine and the State
Allan & Unwin, London 1932

The Ministry of Health
Putnams 1925

Oehsner, Dr. Edward H.
Social Security

Penman, John Simpson
The Irresistable Movement of Democracy
MacMillan 1923

Political and Economic Planning
Housing England
London 1934

Record of the Second Labour Party
Labour Party

Report of the National Housing Committee
King & Sons 1934

Roberts, F.
Guide to Industrial and Social Legislation
Gee 1931

Rubino, I. N.
The Quest of Security
Henry Holt & Co. 1934

Ryan, John A.
Social Reconstruction
MacMillan Co., New York 1920

Seager, Henry Rogers
Social Insurance: A Program of Social Reform
MacMillan 1910

Sherard, Robert H.
The Child Slaves of Britain
Hunt and Blackett 1905

Shields, B. F.
The Evolution of Industrial Organization

Simon, Sir E.
How to Abolish the Slums
Longmans 1929

Slater, Gilbert
Making of Modern England
Houghton Mifflin

Spargo, John
The Bitter Cry of the Children
MacMillan 1915

Steinberg
The Unemployment Problem

Stevenson, Elizabeth F.
Unemployment Relief: A Basic Problem
Allen & Unwin, London 1934

Thomas, Ivor
Housing Principles
Fabian Tract 242

Tillyard
The Worker and the State: Wages, Hours, Safety and Health

United States Department of Labor
Child Labor: Facts and Figures
Children's Bureau Publication No. 197

Urwick, E. J.
A Philosophy of Social Progress
Methuen 1920

Usher, Abbott Payson
An Introduction to the Industrial History of England
Houghton Mifflin Co.

Walker, Francis A.
Political Economy
Henry Holt 1883

Webb, Sidney & Beatrice
English Poor Law Policy
Longmans 1913
Industrial Democracy
Longmans 1920

Whitten & Adams
Neighborhood of Small Homes: Summary of Housing Legislation and Conditions in England

Wilkinson, Rev. J. B.
The Friendly Society Movement
Longmans 1886

BOSTON UNIVERSITY
1 1719 02546 6816